



REPORT
ON
FAMILY LIVING SURVEY
AMONG INDUSTRIAL WORKERS
1958-59

HOWRAH

LABOUR BUREAU
MINISTRY OF LABOUR, EMPLOYMENT AND REHABI-
LITATION
(DEPARTMENT OF LABOUR AND EMPLOYMENT)
GOVERNMENT OF INDIA

P R E F A C E

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This Report relates to the Enquiries conducted in Howrah centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report

consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report devolved on Shri B. P. Guha, Research Officer, assisted by Shri M. Gangadharan, Investigator Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers, Organisations for their kind cooperation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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PART I
(FAMILY BUDGET)

CHAPTER 1

SCOPE AND METHOD OF THE SURVEY

1.1. *Family living study*

Family living studies aim at collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the

following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954*—

- (i) Health, including demographic conditions ;
- (ii) Food and nutrition ;
- (iii) Education, including literacy and skills ;
- (iv) Conditions of work ;
- (v) Employment situation ;
- (vi) Aggregate consumption and savings ;
- (vii) Transportation ;
- (viii) Housing, including household facilities ;
- (ix) Clothing ;
- (x) Recreation and entertainment ;
- (xi) Social security ; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter-alia*, in Howrah, an attempt was made to cover many of the components given above. At the same time the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2. *Description of the survey*

The last family budget survey in Howrah was conducted during 1944-45†. The present survey in Howrah was part of an integrated scheme of family living surveys among industrial workers at 50‡ important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for the Howrah centre presented in this Report.

*Report on International Definition and Measurement of Standards and Levels of Living, U. N., 1954.

†Report on an Enquiry into the Family Budgets of Workers in Howrah, 1944-45.

‡A list of 50 centres is given in Appendix I.

1.21. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The Technical details of the survey were worked out under the guidance of the Technical Advisory Committee on Cost of Living Index Numbers, consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Indian Statistical Institute, Field Branch, and processing and tabulation of data collected in Schedule 'A' (Family Budget) were entrusted to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1.22. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons :

- (i) generally related by blood and marriage or adoption ;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Howrah, which was a factory centre covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

1.23. *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of the preliminary survey conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling at the Howrah centre. The list of registered factories for the year ending December, 1956 situated in Howrah, Bally and the industrial areas from Bauria to Fuleswar was the sampling frame. In all, 542 factories were covered.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the workload manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for Consumer Price Index Numbers. The sample size for the survey at Howrah was 1,200 families for Schedule 'A' and 300 families for Schedule 'B'.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the Schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12

months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage groups of establishments were selected and in the next stage workers were selected. For pay-roll sampling, the factories which employed 1,000 workers or more constituted stratum I. The rest of the factories constituted stratum II. In stratum I, the factories were arranged in decreasing order of the number of workers employed and 5 independent samples of 12 factories each were selected systematically with probability proportional to the number of workers. In stratum II, the factories were grouped to form clusters of 3 or 4 factories each in such a way that each cluster was heterogeneous with respect to industry and size and all the factories in the cluster belonged to the same municipal area as far as possible. Five independent systematic samples of 12 clusters each were selected systematically, with probability proportional to the number of workers employed after arranging the clusters in decreasing order of size in terms of the number of workers employed. Each of the 12 clusters sampled for an Investigator was assigned to a particular month of enquiry by a random process. The ultimate sampling unit, a working class family, was approached through the pay-rolls of the establishments. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn of which 5 workers were selected by simple random sampling for Schedule 'B' and the remaining 20 were taken for Schedule 'A'.

1.24. *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the family living survey among industrial workers at Howrah centre was July, 1958 to September, 1959. The period was more than 12 months because of non-availability of some of the selected households during the period of enquiry.

1.25. *Method of survey*

The 'Interview Method' was followed for the collection of data as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents,

1.26. *Collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Indian Statistical Institute, Field Branch, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete Schedule 'A'. The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading; recreation and amusements; transport and communication; subscription, personal effects, taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1. *Introductory*

Howrah, a district of West Bengal, is one of the biggest and most important industrial centres of India. It is situated on the west or right bank of the river Hooghly, its longitude being 87° 50' East and latitude 22° 12' North. It covers a total area of about 1,451 square kilometres.

2.2. *Population*

The population of Howrah has registered a rapid increase especially during the three decades ending 1961. The following table shows the growth of population in Howrah from 1901 onwards :

TABLE 2.1

Year	Population	Decennial percentage increase
1	2	3
1901*	157,594	..
1911	179,006	13.59
1921	195,301	9.10
1931	224,873	15.14
1941	379,292	68.67
1951	433,630	14.33
1961**	512,598	18.21

*Figures for the years 1901 to 1951 taken from Census of India, 1951, Volume I Part II-A—Demographic Tables, Page 64.

**Figures for the year 1961 taken from Census of India, 1961, Final population totals, Paper No. 1 of 1962, page 245.

2.3. *Working class areas*

The working class population in Howrah was reported to be concentrated in the following areas :

- (i) Sibpur,
- (ii) Salkia,
- (iii) Bauria, and
- (iv) Howrah town.

2.4. *Working class markets*

The markets patronised predominantly by the working class population in Howrah were :

- (i) Sibpur,
- (ii) Salkia,
- (iii) Bauria, and
- (iv) Ghusury.

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Howrah centre.

2.5. *General characteristics of working class population—survey results*

2.51. *Industries*

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Howrah was about 1.10 lakhs. The estimated number of employees in these families was about 1.28 lakhs. A distribution of these employees by industries and in each industry by sex and adults/children is given in table 2.2. In column 7, average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Production of rice, atta, etc., by milling, dehusking, etc. ..	100.00	..	..	100.00	1,482	88.57	26
Cotton spinning and weaving ..	100.00	..	..	100.00	8,559	71.60	73
Jute spinning and weaving ..	96.84	3.16	..	100.00	48,335	78.42	511
Manufacture of products like ropes, etc., from jute, etc. ..	100.00	..	..	100.00	1,625	69.09	24
Printing and publishing	100.00	..	..	100.00	1,442	134.59	24
Basic metals and products except machinery and transport equipment ..	99.73	0.14	0.13	100.00	34,748	88.10	435
Transport equipment ..	100.00	..	..	100.00	12,083	130.64	124
Construction ..	100.00	..	..	100.00	1,391	88.77	21
Rest ..	95.96	2.26	1.78	100.00	18,049	83.88	275
All ..	98.15	1.56	0.29	100.00	1,27,714	87.07	1,513
Number of employees (unestimated)* ..	1,478	29	6	1,513	..	..	..

*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

Out of the total employees, about 45 per cent. were employed in cotton and jute spinning and weaving mills and 27 per cent. in basic metals and products (except machinery and transport equipment). Women and children (upto the age of 14 years) constituted a very small percentage.

The average monthly income per employee was Rs. 87·07, the highest (Rs. 134·59) being in printing and publishing industries.

2·52. Occupation

Table 2·3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2·3

Distribution of employees (including apprentices) by occupations and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Spinners, piecers and winders	97·30	2·70	..	100·00	11,129	74·07	123
Drawers and weavers ..	98·26	1·74	..	100·00	15,366	83·17	151
Spinners, weavers and related workers—rest	95·00	5·00	..	100·00	16,144	72·24	180
Moulders and core makers	100·00	..	..	100·00	4,360	87·23	60
Furnacemen, mollers, etc.—rest	100·00	..	..	100·00	11,825	93·73	142
Fitters, machinists, etc.	100·00	..	..	100·00	6,589	123·74	89
Tool makers, machinists, etc.—rest	99·70	..	0·30	100·00	15,515	99·51	200
Labourers not elsewhere covered	99·49	0·26	0·25	100·00	18,986	74·85	229
Rest	96·99	2·02	0·99	100·00	27,800	92·90	339
All occupations ..	98·15	1·56	0·29	100·00	1,27,714	87·07	1,513
Total number of employees (unestimated)	1,478	29	6	1,513	..	..	..

About 33 per cent. of the employees were employed in textile occupations, e.g., spinners, piecers and winders; drawers and weavers and spinners, weavers and related workers—rest and 30 per cent. in engineering occupations, e.g., moulders, core makers, furnacemen, mollers, fitters, machinists, tool makers, etc.

The average monthly income from 'paid employment per employee was higher than the over-all average of Rs. 87·07 in the engineering occupations and the rest.

2·53. *Nature of employment and type of settlement*

Table 2·4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual* and (b) settled and not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2·4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during the month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0	0·59	7·31	1·92	0·60	2·72	31
1—7	..	1·32	0·26	0·35	0·20	3
8—15	1·40	6·02	2·30	1·78	2·63	38
16—19	1·35	1·41	1·36	1·59	1·23	22
20—23	12·66	9·99	12·14	13·11	11·53	177
24—27	81·11	69·82	78·89	79·78	78·35	1,198
28—31	2·89	4·13	3·13	2·79	3·34	44
Total	100·00	100·00	100·00	100·00	100·00	1,513
Percentage to total	80·34	19·66	100·00	38·24	61·76	..
Number of employees (unestimated)	1,211	302	1,513	604	909	..

*The classification of workers into 'regular' and 'casual' was done on a different basis from the one adopted in the 'Occupational Wage Survey' conducted by the Labour Bureau in 1958-59 where the term 'casual' was used in a more restricted sense.

Of the total employees, about 80 per cent. were regular and the remaining 20 per cent. were casual. A majority of the employees (about 62 per cent.) were not settled at the centre.

2.54. *Family income*

The average monthly income per family of the population surveyed was Rs. 106.92. The estimated distribution of families in different income classes is given in table 2.5.

TABLE 2.5

Distribution of families by monthly family income

Monthly family income							Percentage of families to total
1							2
Less than Rs. 30 .. .. .	..	..	..	..	..	..	0.53
Rs. 30 to less than Rs. 60 ..	..	..	..	..	..	..	7.83
Rs. 60 to less than Rs. 90 ..	..	..	..	..	..	..	41.70
Rs. 90 to less than Rs. 120 ..	..	..	..	..	..	..	22.29
Rs. 120 to less than Rs. 150 ..	..	..	..	..	..	..	9.84
Rs. 150 to less than Rs. 210 ..	..	..	..	..	..	..	12.41
Rs. 210 and above .. .. .	..	..	..	..	..	..	5.40
Total							100.00

The modal family income class was 'Rs. 60 to less than Rs. 90'. About 8 per cent. of the families had income of less than Rs. 60 per month.

2.55. *Family size*

The average size of the family was 2.91 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6

Distribution of families by size

Family size (number of members)							Percentage of families to total
1							2
One	..	..	..	..	..	..	52.51
Two and three	..	..	..	..	..	..	14.78
Four and five	..	..	..	..	..	..	15.70
Six and seven	..	..	..	..	..	..	9.95
Above seven	..	..	..	..	..	..	7.06
					
					Total		100.00

CHAPTER 3

FAMILY CHARACTERISTICS

3.1. *Introductory*

Some general details of the working class population in Howrah have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Howrah, as revealed by the survey, is presented below.

3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

Percentage distribution of family members by age, sex and marital status

Sex and marital status	Number of members (unestimated)	Age (years)								Percent- age distribu- tion of all mem- bers
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
Men										
Unmarried	1,047	21.22	42.20	35.67	0.91	..	..	..	100.00	27.30
Married	1,251	0.14	0.07	50.63	41.05	4.08	2.41	1.62	100.00	33.86
Widowed	52	..	..	9.66	39.80	17.34	7.18	26.02	100.00	1.42
Divorced	..	..	..	..	..	..	..	..	..	..
Separated	3	..	..	19.89	49.28	..	..	30.83	100.00	0.04
Sub-total	2,353	9.33	18.43	43.16	23.53	2.60	1.47	1.48	100.00	62.62
Women										
Unmarried	574	31.64	59.48	8.77	0.11	..	..	..	100.00	15.67
Married	674	0.13	3.05	67.50	24.96	1.85	1.39	1.12	100.00	17.08
Widowed	167	..	0.20	9.00	35.57	18.51	15.75	20.97	100.00	4.57
Divorced	..	..	..	..	..	..	..	..	..	..
Separated	4	..	..	100.00	..	..	..	..	100.00	0.06
Sub-total	1,419	13.35	26.33	35.78	15.79	3.11	2.56	3.08	100.00	37.38
Total	3,772	10.83	21.39	40.40	20.64	2.79	1.87	2.08	100.00	100.00
Number of members (unestimated)										
	..	409	780	1,556	772	101	72	82	3,772	..

Taking all the members living with the families at the centre, about 63 per cent. were men and 37 per cent. women, children of 14 years of age or below constituted about 32 per cent. of the total and persons of 55 years and above about 7 per cent. Of the persons falling in the age-group 15 to 54, about 68 per cent. were men and 32 per cent. women. In this age-group among men, roughly 24 per cent. were unmarried, 74 per cent. married and the rest widowed and separated. Among women in the same age-group, roughly 7 per cent. were unmarried, 82 per cent. married and the rest 11 per cent. widowed and separated.

3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2

Percentage distribution of families by religion and size

Size of family	Religion			
	Hinduism	Islam	Rest	All
1	2	3	4	5
One	55.40	41.14	..	52.51
Two and three	14.67	15.35	14.20	14.78
Four and five	14.47	20.25	44.02	15.70
Six and seven	9.33	11.40	41.78	9.95
Above seven	6.13	11.86	..	7.06
Total	100.00	100.00	100.00	100.00
Percentage of families to total	82.08	17.12	0.80	100.00
Average size of the families	2.75	3.57	4.96	2.91
Average number of children per family	0.85	1.30	1.98	0.94

3.4. *Language and size*

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3

Percentage distribution of families by mother-tongue and size

Size of family				Mother-tongue				
				Bengali	Hindi	Oriya	Rest	All
1				2	3	4	5	6
One				19.42	64.79	83.15	56.04	52.51
Two and three				12.34	16.11	14.70	16.99	14.78
Four and five				26.34	12.31	2.15	18.15	15.70
Six and seven				21.56	5.67	..	6.83	9.95
Above seven				20.34	1.12	..	1.99	7.06
Total ..				100.00	100.00	100.00	100.00	100.00
Percentage of families to total				31.43	47.30	14.16	7.11	100.00
Average size of the families ..				5.09	2.03	1.27	2.35	2.91
Average number of children per family				2.09	0.46	0.10	0.70	0.94

Hindi-speaking families formed about 47 per cent. of the total, Bengali-speaking about 32 per cent., Oriya-speaking about 14 per cent. and the remaining 7 per cent. of the families spoke other languages.

3.5. *Literacy*

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

Percentage distribution of family members in various monthly income classes by age group and levels of literacy

Age group and educational standard	Monthly family income class (Rs.)							
	* <30	30—<60	60—<90	90—<120	120—<150	150—<210	210 and above	All
1	2	3	4	5	6	7	8	9
(i) Age less than 5 years								
Below primary	2.18	..	1.26	6.28	1.68
No education	..	100.00	100.00	97.82	100.00	98.74	93.72	98.32
Total	100.00	100.00	100.00	100.00	100.00	100.00
(ii) Age 5 years and above								
Illiterate	..	76.51	74.06	70.77	60.55	53.29	52.49	57.71
Below primary	..	13.65	19.39	21.31	24.53	22.99	25.29	24.18
Primary	..	9.84	4.57	5.31	10.40	14.34	10.85	10.04
Middle	1.98	2.39	4.20	7.29	10.25	7.14
Matriculate	0.22	0.32	1.83	1.04	0.83
Others	0.26	0.08	0.10
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00

*The sign '<' in this and subsequent tables denotes 'less than'.

Only a negligible percentage of children aged less than 5 years had started receiving education. No definite relationship between monthly income and level of literacy was discernible though the percentage of illiterate members seemed to decline with higher income classes and the percentage of members having middle or higher standards of education was higher in higher income classes.

3.6. Births and deaths

Demographic data on births and deaths in the sampled families during the year preceding the date of survey are presented in tables 3.5 and 3.6.

TABLE 3.5

Total number of births during the year by (i) type of birth, (ii) age of mother and (iii) sex of child

Item								Total number of births
1								2
<i>(i) Type of birth</i>								
Abortion	..	..	..	..	..	..	..	344
Still-birth	..	..	..	..	..	..	..	..
Live-birth	..	..	..	..	..	..	..	6,873
Total—births								7,217
Live-births per 100 members								2.14
<i>(ii) Age of mother</i>								
Below 15 years	..	..	..	..	..	..	..	..
15—24 years	..	..	..	..	..	..	..	3,234
25—34 years	..	..	..	..	..	..	..	3,983
35—44 years	..	..	..	..	..	..	..	..
45 and above	..	..	..	..	..	..	..	..
Total								7,217
<i>(iii) Sex of child*</i>								
Male	..	..	..	..	..	..	..	3,509
Female	..	..	..	..	..	..	..	3,364

*Only live-births were considered.

TABLE 3.6

Total number of deaths during the year by (i) sex, (ii) age and (iii) cause of death

Item								Total number of deaths
1								2
(i) Sex								
Male	..	..	..	..	..	..	..	1,545
Female	..	..	..	..	..	..	..	1,044
Total								2,589
(ii) Age								
Below 15 years	..	..	..	..	..	..	..	2,024
15—34 years	..	..	..	..	..	..	..	—
35—54 years	..	..	..	..	..	..	..	—
55—64 years	..	..	..	..	..	..	..	218
65 and above	..	..	..	..	..	..	..	347
Total								2,589
(iii) Cause of death								
Group*—(a)	..	..	..	..	..	..	..	885
Group—(b)	..	..	..	..	..	..	..	179
Group—(c)	..	..	..	..	..	..	..	594
Group—(d)	..	..	..	..	..	..	..	..
Group—(e)	..	..	..	..	..	..	..	76
Group—(f)	..	..	..	..	..	..	..	189
Group—(g)	..	..	..	..	..	..	..	300
Group—(h)	..	..	..	..	..	..	..	366
Total deaths								2,589
Total deaths per 100 members								0.81

*Group (a) fevers; (b) small pox, plague, cholera; (c) tuberculosis, cancer, diphtheria, asthma, respiratory diseases, heart diseases, dysentery, diarrhoea, other stomach troubles, rickets, mental deformity; (d) complication of child birth; (e) industrial accidents, snake bite, suicide, non-industrial accidents; (f) old age; (g) other causes diagnosed; and (h) other causes undiagnosed.

Total live-births per 100 members worked out to 2·14 in a year and total deaths per 100 members came to 0·81 in a year taking all the families into account, i.e., both single-member families and multi-member families.

3·7. *Distribution of family members by age, sex and activity status*

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3·7.

TABLE 3·7

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Employer	..	..	..	..	..	..	..	..	..	..
Employee	1,454	..	0·07	57·58	37·32	3·44	1·22	0·37	100·00	38·67
Apprentice	30	..	13·06	79·57	7·37	..	..	..	100·00	0·68
Self-employed	25	..	..	54·21	13·37	9·76	9·49	13·17	100·00	0·67
Unpaid family labour	9	..	36·21	60·02	3·77	..	..	..	100·00	0·24
Unemployed	94	..	5·91	87·77	3·85	2·47	..	..	100·00	2·39
Not in labour force	741	29·27	56·12	8·05	0·24	0·90	1·93	3·49	100·00	19·97
Sub-total	2,353	9·33	18·43	43·16	23·53	2·60	1·47	1·48	100·00	62·62

TABLE 3.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Female</i>										
Employer	..	..	..	..	..	..	..	..	..	..
Employee	29	..	..	35.58	44.61	10.58	9.23	..	100.00	0.62
Apprentice	..	..	..	..	..	..	..	..	..	..
Self-employed	5	..	..	34.95	44.58	..	..	20.47	100.00	0.17
Unpaid family labour	16	..	10.21	63.60	14.69	..	11.50	..	100.00	0.28
Unemployed	27	..	7.81	62.67	29.52	..	..	..	100.00	0.69
Not in labour force	1,342	14.01	27.40	35.04	14.90	3.08	2.44	3.13	100.00	35.62
Sub-total	1,419	13.35	26.33	35.78	15.79	3.11	2.56	3.08	100.00	37.38
Total	3,772	10.83	21.39	40.40	20.64	2.79	1.87	2.08	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Howrah comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of 44 per cent. consisting of gainfully occupied and unemployed persons.

3.8. *Distribution of family members by age, sex and economic status*

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance; and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below :

TABLE 3·8

Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Earners</i>										
Male ..	1,468	..	..	57·54	37·24	3·50	1·30	0·42	100·00	39·03
Female ..	30	..	..	38·00	43·23	5·08	8·61	5·10	100·00	0·67
Sub-total	1,498	..	..	57·21	37·34	3·53	1·42	0·50	100·00	39·70
<i>Earning dependants</i>										
Male ..	39	..	5·15	70·48	8·65	2·53	4·20	8·99	100·00	0·94
Female ..	6	..	..	53·23	31·01	15·76	..	..	100·00	0·20
Sub-total	45	..	4·24	67·40	12·62	4·88	3·46	7·40	100·00	1·14
<i>Non-earning dependants</i>										
Male ..	846	25·78	50·69	17·33	0·52	1·05	1·63	3·00	100·00	22·65
Female ..	1,383	13·67	26·96	35·63	15·21	3·00	2·47	3·06	100·00	36·51
Sub-total	2,229	18·31	36·04	28·62	9·59	2·25	2·15	3·04	100·00	59·16
Total ..	3,772	10·83	21·39	40·40	20·64	2·79	1·87	2·08	100·00	100·00
<i>Number of members (unestimated)</i>										
..	..	409	780	1,556	772	101	72	82	3,772	..

Earners and earning dependants constituted 41 per cent. of the total; 40 per cent. being males and the remaining 1 per cent. females. Earners and earning dependants mostly came in the age-group of 15 to 54 years, though a small proportion of children also came in the latter category. The non-earning dependants, who consisted mainly of children and women doing household work, accounted for 59 per cent.

3.9. Family size, composition, economic status and earning strength by income

3.9.1. Analysis by family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. It may be pointed out here that the lowest income class accounts for a very small fraction of the total families and as such no attempt has been made to derive any conclusions on the basis of the figures given under this class in the analysis of this table and subsequent tables. The two-way distribution of families by income and size is given in table 3.9.

TABLE 3.9

Percentage distribution of families by family income and family size

Family size	Monthly family income class (Rs.)							
	<80	80— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One	66.81	90.48	73.01	48.37	16.44	15.98	4.46	52.51
Two and three	12.81	4.36	14.31	15.93	30.57	9.50	12.42	14.78
Four and five	20.38	5.16	10.94	24.75	23.77	17.02	12.18	15.70
Six and seven	..	..	1.36	9.45	20.08	29.80	29.52	9.95
Above seven	..	..	0.38	1.50	9.14	27.70	41.42	7.06
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.53	7.83	41.70	22.29	9.84	12.41	5.40	100.00
Number of families (un-estimated)	6	100	464	243	140	152	95	1,200

Family income, on the whole, tended to increase with the size of the family, and in higher income classes there was a larger percentage of large sized families.

The composition of families by the economic status of members is given in table 3.10.

TABLE 3.10
Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male	1.00	0.99	0.99	1.04	1.37	1.39	1.81	1.13
Adult female	..	0.01	0.01	0.01	0.06	0.05	0.01	0.02
Children male	..	..	..	..	..	..	..	..
Children female	..	..	..	..	..	..	..	..
All earners ..	1.00	1.00	1.00	1.05	1.43	1.44	1.82	1.15
<i>Earning dependants</i>								
Adult male	..	..	0.01	0.03	0.04	0.04	0.10	0.03
Adult female	..	..	0.01	0.01	0.01	..	..	0.01
Children male	..	..	..	..	..	..	0.01	0.00
Children female	..	..	..	..	..	..	..	..
All earning dependants	..	..	0.02	0.04	0.05	0.04	0.11	0.04
<i>Non-earning dependants</i>								
Adult male	0.20	0.03	0.04	0.16	0.29	0.32	0.58	0.15
Adult female	0.33	0.10	0.27	0.62	0.96	1.43	1.82	0.63
Children male	0.41	0.06	0.21	0.49	0.74	1.29	1.22	0.51
Children female	0.13	0.04	0.15	0.35	0.60	1.24	1.36	0.43
All non-earning dependants	1.07	0.23	0.67	1.62	2.59	4.28	4.98	1.72
<i>All</i>								
Adult male	1.20	1.02	1.04	1.23	1.70	1.75	2.49	1.31
Adult female	0.33	0.11	0.29	0.64	1.03	1.48	1.83	0.66
Children male	0.41	0.06	0.21	0.49	0.74	1.29	1.23	0.51
Children female	0.13	0.04	0.15	0.35	0.60	1.24	1.36	0.43
All members	2.07	1.23	1.69	2.71	4.07	5.76	6.91	2.91
Number of members (unestimated)	12	123	810	699	584	868	676	3,772

The average number of members per family was 2.91. Of these, 1.15 were earners, 0.04 earning dependants and 1.72 non-earning dependants. The proportion of earners to the total members generally decreased with an increase in the level of income.

More light on the variation in the earning strength with family income is thrown by table 3.11 which gives the distribution of families by earning strength and income.

TABLE 3.11

Percentage distribution of families by earning strength and income

Earning strength	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner	100.00	100.00	97.96	92.41	59.77	63.05	43.20	85.85
One earner and one or more earning dependants	..	..	1.48	3.02	2.28	2.19	2.01	1.89
Two earners	..	..	0.56	4.57	37.01	29.33	31.16	10.21
Two earners and one or more earning dependants	..	..	..	..	0.94	1.37	4.96	0.53
Three earners	..	..	..	..	..	4.06	14.31	1.28
Three earners and one or more earning dependants	..	..	..	..	..	..	0.90	0.05
More than three earners with or without earning dependants	..	..	..	..	..	..	3.46	0.19
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, those having one earner were in a large majority, being 86 per cent. of the total. The percentage of families having three or more earners was rather small (1.5 per cent. of the total).

Table 3.12 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3.12

Percentage distribution of families by income and earning strength in terms of relationship with the main earner

Family earning strength in terms of relationship with the main earner	Number of families (unestimated)	Monthly family income class (Rs.)							Total	Percent age distribution of all families
		< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above		
1	2	3	4	5	6	7	8	9	10	11
Self ..	939	0.61	9.11	47.57	23.98	6.85	9.17	2.71	100.00	85.85
Self and wife or husband	14	..	..	9.49	33.76	22.98	33.77	..	100.00	0.90
Self and one or more children	66	..	..	5.41	11.09	20.93	37.43	25.14	100.00	3.67
Self, wife or husband and one or more children	1	..	..	..	..	..	100.00	..	100.00	0.08
Self and one or more other family members	176	..	..	6.14	10.71	32.37	27.52	23.26	100.00	9.25
Self, wife or husband and one or more other family members	1	..	..	..	..	..	100.00	..	100.00	0.04
Self, one or more children and one or more other family members	3	..	..	..	..	..	100.00	..	100.00	0.21
Self, wife or husband, one or more children and one or more other family members	..	..	..	..	..	..	..	..	..	..
All families	1,200	0.53	7.83	41.70	22.29	9.84	12.41	5.40	100.00	100.00
Number of families (unestimated)	..	6	100	464	243	140	152	95	1,200	..

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3-13 gives the number of dependants per 100 families by their relationship with the main earner by monthly family income. The dependants have been classified into three categories, *viz.*, living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3-10. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3-13

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband	33.96	5.75	22.40	39.39	47.06	67.04	85.37	36.30
Son or daughter	41.51	8.94	34.60	73.83	108.13	230.86	243.15	84.45
Father, mother, uncle, aunt	20.75	5.62	4.17	18.30	32.62	45.21	45.92	17.67
Brother, sister, cousin	..	1.02	3.67	22.57	46.85	44.08	53.52	19.62
Nephew, niece	..	..	0.55	1.97	8.23	12.89	23.33	4.34
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	..	0.29	2.29	8.43	12.09	25.19	4.31
Son-in-law, daughter-in-law	..	..	0.22	1.03	1.93	7.57	8.33	1.90
Grand children	..	..	0.60	2.20	3.86	6.61	6.48	2.29
Others	11.21	..	0.43	0.45	1.93	1.21	7.04	1.05
Total	107.43	21.33	66.93	162.03	259.04	427.56	498.33	171.93

TABLE 3.13—*contd.*

1	2	3	4	5	6	7	8	9
<i>Living away from family</i>								
Wife or husband	54.72	35.38	42.20	25.49	24.60	17.17	6.11	31.22
Son or daughter	77.36	44.06	69.42	53.61	44.21	39.24	16.11	54.86
Father, mother uncle, aunt	79.24	39.08	40.05	26.65	37.30	20.55	12.78	33.04
Brother, sister, cousin ..	13.21	23.88	19.45	19.43	29.98	6.77	8.33	18.61
Nephew, niece	..	..	2.33	1.93	3.96	5.32	6.11	2.77
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	1.66	2.25	1.21	7.01	5.40	3.89	2.91
Son-in-law, daughter-in- law ..	..	..	0.31	1.79	0.91	1.61	..	0.82
Grand children	..	..	..	2.06	..	0.24	1.85	0.59
Others	..	..	0.82	..	1.42	0.48	..	0.54
Total ..	224.53	144.06	176.83	132.17	149.39	96.78	55.18	145.36
<i>Dependent units</i>								
Number of de- pendent units living away per 100 fami- lies ..	11.32	39.72	29.95	27.77	16.57	11.44	15.56	25.73

Although the number of dependants living with family increased progressively with the increase in the monthly family income, there was no such clear tendency in the case of dependants, or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.14 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3-14

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							All
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	
1	2	3	4	5	6	7	8	9
Below 60	29.38	11.41	3.83	1.15	2.29	1.94	2.32	8.36
60—<120	61.94	79.81	83.86	61.13	31.06	39.57	47.82	63.99
120 and above	8.68	8.78	12.31	37.72	66.65	58.49	49.86	27.65
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	7.33	45.18	3.22	15.54	15.25	4.31	9.17	100.00
Number of families (unestimated)	77	497	33	189	198	61	145	1,200

Table 3-15 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) for three broad income classes.

TABLE 3-15

Percentage distribution of families by family composition (in terms of adults/children) and income

Monthly family income class (Rs.)	Family composition (in terms of adults/children)					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than 2 children
1	2	3	4	5	6	7
Below 60 ..	13.90	..	1.77	6.56	3.91	..
60—<120 ..	77.31	77.22	62.36	78.78	73.76	50.99
120 and above ..	8.79	22.78	35.87	14.66	22.33	49.01
Total ..	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	52.51	1.04	6.98	4.36	4.17	5.02
Number of families (unestimated)	574	12	95	49	55	62

Monthly family income class (Rs.)	Family composition (in terms of adults/children)				
	3 adults	3 adults and one child	3 adults and more than 1 child	Other families	All
1	8	9	10	11	12
Below 60 ..	..	9.84	1.25	..	8.36
60—<120 ..	57.43	75.54	41.64	17.22	63.99
120 and above ..	42.57	14.62	57.11	82.78	27.65
Total ..	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	1.45	2.45	8.58	13.44	100.00
Number of families (unestimated) ..	28	30	95	200	1,200

The common types of families were 1 adult, 3 adults and more than 1 child and 2 adults with or without children. Comparing the distribution by income classes, it will be seen that the proportion of larger families was generally high in higher income brackets.

3.92. Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of difficulties of having an appropriate scale of adult consumption unit. Some special analyses of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3.16 gives the percentage distribution of families by monthly per capita income classes and family size.

TABLE 3.16

Percentage distribution of families by monthly per capita income and family size

Family size	Monthly per capita income class (Rs.)									
	<5	5— ≤10	10— ≤15	15— ≤20	20— ≤25	25— ≤35	35— ≤50	50— ≤65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One ..	..	..	..	2.07	..	5.03	22.87	80.69	92.06	52.51
Two and three ..	..	30.13	..	2.24	12.91	28.00	48.96	15.68	7.13	14.78
Four and five ..	100.00	..	33.01	48.10	38.89	33.52	16.58	2.25	0.54	15.70
Six and seven ..	..	..	29.27	25.89	24.02	25.97	9.11	0.18	0.18	9.95
Above seven ..	..	69.87	37.72	20.70	26.18	7.48	2.48	1.20	0.09	7.06
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.11	0.22	2.98	9.72	8.89	13.56	8.75	15.14	40.63	100.00
Number of families (unestima- ted) ..	1	3	37	115	124	165	123	191	441	1,200

It will be seen that a comparatively large percentage of families with higher per capita income were small-sized families and, conversely, a large percentage of large-sized families were in the low per capita income classes.

Table 3·17 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3·17

Composition of families (economic status) by per capita income classes

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	< 5	5— < 10	10— < 15	15— < 20	20— < 25	25— < 35	35— < 50	50— < 65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners	1·00	1·00	1·14	1·18	1·44	1·23	1·20	1·12	1·06	1·15
Earning dependants	..	..	0·11	0·07	0·04	0·07	0·07	0·01	0·01	0·04
Non-earning dependants	4·00	5·78	6·24	4·74	4·52	3·36	1·67	0·22	0·04	1·72
All members	5·00	6·78	7·49	5·99	6·00	4·66	2·94	1·35	1·11	2·91

Except in the lowest per capita income class which accounted for only 0·11 per cent. of the families, the proportion by earners to the total members in the family increased with increase in the per capita income. The earning dependants constituted a small proportion of the total family members. The proportion of non-earning dependants, on the other hand, decreased with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1. *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail :

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concessions, interest and dividends and chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family:

4.2. Average monthly income per family and per capita

The average monthly income per family was Rs. 106.92 and the average monthly income per capita was Rs. 36.79. The average monthly income per family and per capita according to different family income classes is given below :

TABLE 4.1

Average monthly income by income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family ..	18.10	50.27	73.13	102.40	132.88	173.69	276.56	106.92
Average per capita ..	8.74	40.99	43.34	37.60	32.63	30.16	40.00	36.79
<i>Percentage of families to total</i>								
..	0.53	7.83	41.70	22.29	9.84	12.41	5.40	100.00

The average monthly income per family varied from Rs. 50.27 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 276.56 in the highest income class. The average per capita income showed less variation in the different family income classes, leaving out the lowest income class.

4.3. Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

Average monthly income per family by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Men								
Paid employment ..	35.28	49.96	71.44	96.50	118.12	156.37	247.15	99.77
Self-employment ..	(-)19.22	..	0.39	1.34	3.79	4.43	6.98	1.67
Other sources	2.04	0.31	0.63	3.66	6.21	10.35	20.06	4.09
Sub-total : by men ..	18.10	50.27	72.46	101.50	128.12	171.15	274.19	105.53
Women								
Paid employment ..	..	..	0.63	0.52	3.43	1.93	0.59	0.99
Self-employment ..	..	..	..	0.08	0.63	0.54	..	0.15
Other sources	..	..	0.04	..	0.14	0.01	..	0.03
Sub-total : by women ..	..	..	0.67	0.60	4.20	2.48	0.59	1.17
Children								
Paid employment ..	..	..	..	0.17	0.27	..	0.18	0.07
Self-employment ..	..	..	..	..	..	..	..	..
Other sources	..	..	..	..	..	..	..	..
Sub-total : by children ..	..	..	..	0.17	0.27	..	0.18	0.07
Family								
Paid employment ..	..	..	..	..	..	..	..	..
Self-employment ..	..	..	..	0.13	0.17	0.01	0.69	0.08
Other sources	..	..	..	..	0.12	0.05	0.91	0.07
Sub-total : by family ..	..	..	..	0.13	0.29	0.06	1.60	0.15

TABLE 4.2—*contd.*

	1	2	3	4	5	6	7	8	9
<i>Total</i>									
Paid employment ..	35.28	49.96	72.07	97.19	121.82	158.30	247.92	100.83	
Self-employment ..	(-) 19.22	..	0.39	1.55	4.59	4.98	7.67	1.90	
Other sources	2.04	0.31	0.67	3.66	6.47	10.41	20.97	4.19	
Total income	18.10	50.27	73.13	102.40	132.88	173.69	276.56	106.92	
Percentage of families to total ..	0.53	7.83	41.70	22.29	9.84	12.41	5.40	100.00	

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly income from all the three sources.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

Average monthly income per family by category of earner, source and monthly per capita income classes

Category of earner and source	Monthly per capita income class (Rs.)									All
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Paid employment	89.32	57.07	82.61	93.91	117.24	118.96	107.60	77.03	99.25	99.77
Self-employment	(—) 94.25	..	4.71	3.45	2.25	3.98	2.78	1.14	0.32	1.67
Other sources	10.00	2.73	6.97	6.89	11.32	8.81	6.36	1.17	0.65	4.09
Sub-total: by men	5.07	59.80	94.29	104.25	130.81	131.75	116.74	79.34	100.22	105.53

TABLE 4.3—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Women</i>										
Paid employment	..	..	3.37	0.14	1.76	3.45	1.47	0.53	0.09	0.99
Self-employment	..	..	..	0.31	0.41	0.59	..	..	..	0.15
Other sources	..	..	..	..	0.19	0.10	..	..	..	0.03
Sub-total: by women	..	..	3.37	0.45	2.36	4.14	1.47	0.53	0.09	1.17
<i>Children</i>										
Paid employment	..	..	..	0.39	..	0.07	..	..	0.07	0.07
Self-employment	..	..	..	..	..	..	..	..	..	..
Other sources	..	..	..	..	..	..	..	..	..	..
Sub-total: by children	..	..	..	0.39	..	0.07	..	..	0.07	0.07
<i>Family</i>										
Paid employment	..	..	..	..	..	..	..	..	..	..
Self-employment	..	..	..	..	0.33	0.33	0.09	..	..	0.08
Other sources	..	..	..	0.01	0.21	0.11	0.02	0.21	..	0.07
Sub-total: by family	..	..	..	0.01	0.54	0.44	0.11	0.21	..	0.15
<i>Total</i>										
Paid employment	89.32	57.07	85.98	94.44	119.00	122.48	109.07	77.56	99.41	100.83
Self-employment	(—)94.25	..	4.71	3.76	2.99	4.90	2.87	1.14	0.32	1.90
Other sources	10.00	2.73	6.97	6.90	11.72	9.02	6.38	1.38	0.65	4.19
Total income	5.07	59.80	97.66	105.10	133.71	136.40	118.32	80.08	100.38	106.92

The average monthly income per family increased from Rs. 5.07 in the lowest per capita income class to Rs. 136.40 in the per capita income class of 'Rs. 25 to less than Rs. 35', thereafter decreased to Rs. 80.08 in the per capita income class of 'Rs. 50 to less than Rs. 65' and again increased to Rs. 100.38 in the highest per capita income class.

4.4. Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

Average monthly receipts by components and family income classes

Type	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances	33.05	48.60	70.10	90.52	112.49	140.78	208.09	93.16
Bonus and commission	..	0.07	0.51	4.29	6.17	10.46	27.10	4.54
Concessions ..	0.75	0.79	0.78	0.76	1.68	1.70	2.96	1.10
Rest ..	1.48	0.50	0.68	1.62	1.48	5.36	9.77	2.03
Sub-total : paid employment	35.28	49.96	72.07	97.19	121.82	158.80	247.92	100.83
<i>Self-employment</i>								
Agriculture (-)	19.37	..	0.01	0.32	0.60	1.70	2.47	0.88
Animal husbandry ..	..	..	0.07	0.19	1.75	1.01	2.39	0.51
Trade ..	..	..	..	..	1.04	0.29	0.32	0.17
Rest ..	0.15	..	0.31	1.04	1.20	1.98	2.49	0.84
Sub-total : self-employment (-)	19.22	..	0.39	1.55	4.59	4.98	7.67	1.00
<i>Other income</i>								
Rent ..	2.04	..	0.33	2.84	5.08	9.06	19.54	3.46
Rest ..	..	0.31	0.34	0.82	1.39	1.35	1.43	0.73
Sub-total : other income	2.04	0.31	0.67	3.66	6.47	10.41	20.97	4.19
Total income	18.10	50.27	73.13	102.40	132.88	173.69	276.56	106.92

TABLE 4.4—*contd.*

1	2	3	4	5	6	7	8	9
<i>Other receipts</i>								
Sale of assets other than shares, etc.	..	0.11	0.01	..	..	0.03	..	0.02
Credit purchase	3.32	0.85	0.79	1.39	1.39	2.40	3.46	1.36
Loan taken	60.69	13.03	6.05	8.05	6.72	8.86	12.86	8.12
Rest ..	5.45	3.91	1.81	1.24	1.90	2.34	1.57	1.94
Sub-total :								
Other receipts	69.46	17.90	8.66	10.68	10.01	13.63	17.89	11.44
Total receipts	87.56	68.17	81.79	113.08	142.89	187.32	294.45	118.36
Percentage of families to total ..								
	0.53	7.83	41.70	22.29	9.84	12.41	5.40	100.00

A major portion (87 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution of basic wages and allowances to the total income decreased at successive income levels.

Income from bonus and commission was Rs. 4.54 or 4 per cent. and that from "concessions" and "rest" comprising overtime earnings, etc., was Rs. 1.10 or 1 per cent. and Rs. 2.03 or 2 per cent. respectively. Families in the lowest income class did not receive any bonus or commission.

Income from self-employment and other sources was comparatively low being Rs. 1.90 and Rs. 4.19 respectively.

"Other receipts", obtained through decreasing assets and increasing liabilities, comprised receipts from sale of assets, credit purchases, loans taken, etc. These capital receipts amounted to Rs. 11.44 or 11 per cent. of the total income taking all the families together. Families in the lowest income class depended considerably on these receipts. The percentage of "other receipts" to the total monthly income showed a downward trend as the level of income increased excepting the income class of 'Rs. 150 to less than Rs. 210'.

4.5. Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size
(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages [and allowances]	75.03	101.49	87.73	88.70	105.57	119.39	143.50	158.64	93.16
Bonus and commission ..	3.91	4.91	4.64	3.53	2.09	6.85	6.39	9.77	4.54
Overtime earnings ..	0.84	1.03	1.66	0.71	1.62	3.04	2.13	3.12	1.30
Other earnings ..	0.15	0.46	1.99	0.56	0.58	2.47	1.07	3.12	0.73
Concessions ..	0.78	2.51	0.33	0.85	1.39	0.76	2.56	1.55	1.10
Total ..	80.71	110.40	96.35	94.35	111.25	132.51	155.65	176.20	100.83
<i>Income from self-employment</i>									
Boarding and lodging services	..	..	..	..	..	..	..	..	..
Agriculture ..	..	..	..	0.28	0.23	0.19	0.64	4.25	0.38
Animal husbandry	0.06	0.57	0.17	..	2.32	0.19	3.20	0.85	0.51
Trade ..	..	0.34	0.17	0.57	..	..	0.43	0.99	0.17
Profession ..	0.04	1.60	0.83	0.85	0.82	2.28	2.13	1.14	0.64
Others ..	0.02	..	0.16	0.42	1.39	..	0.21	0.28	0.20
Total ..	0.12	2.51	1.33	2.12	4.76	2.66	6.61	7.51	1.90
<i>Other income</i>									
Net rent from land	..	..	..	..	0.12	0.19	..	0.14	0.03
Net rent from house ..	0.02	0.23	4.81	4.06	7.08	6.08	14.07	16.86	3.43
Net rent-others ..	..	..	..	..	..	..	..	..	..
Pension ..	..	..	..	..	..	..	..	0.28	0.02
Cash assistance	0.04	0.34	..	0.99	0.46	..	0.43	0.43	0.21
Gifts, concessions	0.11	0.57	0.83	0.56	0.81	0.95	1.07	1.84	0.50
Interest and dividends ..	..	..	..	..	..	..	..	..	..
Chance games and lotteries ..	..	..	..	..	..	..	..	..	..
Total ..	0.17	1.14	5.64	6.21	8.47	7.22	15.57	19.55	4.19
Total income..	81.00	114.05	103.32	102.68	124.48	142.39	177.83	203.26	106.92

TABLE 4.5—*contd.*

1	2	3	4	5	6	7	8	9	10
<i>Other gross receipts</i>									
Sale of shares and securities ..	..	..	0.33	..	..	..	..	..	0.02
Withdrawal of savings ..	1.81	1.72	0.99	0.71	1.62	1.14	0.43	2.83	1.63
Sale of other assets ..	..	..	..	0.14	..	..	..	..	0.01
Credit purchase ..	0.38	0.91	2.49	2.12	3.13	1.52	1.92	4.82	1.36
Loan taken ..	5.05	7.66	10.12	13.42	12.30	11.98	14.92	12.04	8.12
Rest ..	0.30	0.23	0.16	..	1.05	0.19	..	0.14	0.30
Total ..	7.54	10.52	14.09	16.39	18.10	14.83	17.27	19.83	11.44
Total receipts ..	88.54	124.57	117.41	119.07	142.58	157.22	195.10	223.09	118.36

The average income per family gradually increased from Rs. 81.00 in case of single-member families to Rs. 203.26 in case of families having over 7 members excepting that there was a small decline in the average income of 3 and 4 member families as compared to 2 member families.

Income from paid employment constituted 94 per cent. of the total income. "Basic wages and allowances" was by far the most important component of income from paid employment in all size classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment and from 'other sources', e.g., rent, cash assistance, etc., fluctuated in the different size classes without showing any clear cut trend.

4.6. *Income and other receipts by family composition*

4.6.1. *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

Average monthly receipts by family composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition (in terms of relationship with the main earner)							Rest	All
	Un-married earner	Husb-and or wife	Husb-and and wife	Husb-and, wife and children	Husb-and, wife, children and other members	Un-married earner and other members			
1	2	3	4	5	6	7	8	9	
Income ..	74.40	83.25	87.43	125.73	154.55	143.85	134.26	106.92	
Other receipts	5.35	7.89	14.56	13.56	18.31	18.48	14.90	11.44	
Total ..	79.75	91.14	101.99	139.29	172.86	162.33	149.16	118.36	
Percentage of families to total ..	7.33	45.18	3.22	15.54	15.25	4.31	9.17	100.00	

The average monthly receipts per family amounted to Rs. 118.36. The major portion (Rs. 106.92) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 11.44 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, accounted for 7 per cent. of the income as well as total receipts in the case of families consisting of unmarried earner and for about 17 per cent. of income or 14 per cent. of total receipts in the case of families consisting of husband and wife.

4.62. *In terms of the number of adults/children*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

Average monthly income and other receipts by composition in terms of adults/children

(In Rupees)

Item	Family composition (in terms of adults/children)					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than 2 children
1	2	3	4	5	6	7
Income ..	82.00	114.71	110.57	92.82	104.58	134.21
Other receipts ..	7.56	10.81	11.24	13.73	15.52	17.09
Total ..	89.56	125.52	121.81	106.55	120.10	151.30
Percentage of families to total	52.51	1.04	6.98	4.36	4.17	5.02

(In Rupees)

Item	Family composition (in terms of adults/children)				
	3 adults	3 adults and one child	3 adults and more than one child	Other families	All
1	8	9	10	11	12
Income ..	134.92	96.19	139.12	175.30	106.92
Other receipts ..	14.42	17.13	13.02	21.01	11.44
Total ..	149.34	113.32	152.14	196.31	118.36
Percentage of families to total	1.45	2.45	8.58	13.44	100.00

The average monthly income for 'other families' was much higher than the average income for all families taken together. The proportions of 'other receipts' as to the income as well as to total receipts were comparatively high in case of families consisting of three adults and one child.

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1. *Concepts and definitions*

5.11. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows :

Expenditure on current living

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services ;
- (v) Clothing, bedding, footwear and headwear; and
- (vi) Miscellaneous which comprised :
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription, and
 - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants, or paying guests, who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor $(f/f+e)$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period.

While calculating the share of the extras (*e*) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.13. *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research :

Adult male=1.0

Adult female=0.9

Child (below 15 years)=0.6

5.2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all families, the average monthly income of the family came to Rs. 106.92 and the average consumption expenditure worked out to Rs. 91.93 leaving a surplus of Rs. 14.99. When items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the budget showed a deficit of Rs. 3.99. The analysis will first be made in terms of consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays, will be discussed separately.

5.21. *Consumption expenditure*

Of the average consumption expenditure of Rs. 91.93 per family per month, an expenditure of Rs. 57.54 or 63 per cent. was incurred on food, Rs. 4.34 or 5 per cent. on tobacco, pan, supari and intoxicants, Rs. 4.62 or 5 per cent. on fuel and lighting, Rs. 8.31 or 9 per cent. on housing, water

charges and household appliances, etc., Rs. 6·58 or 7 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 10·54 or 11 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 23·30 per month. Table 5·1 gives the details of average expenditure on food per adult consumption unit for the different income classes. These figures fluctuated within narrow limits.

TABLE 5·1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30	2·07	1·82	34·29	18·84
30—<60	1·23	1·18	30·72	26·03
60—<90	1·69	1·52	38·53	25·35
90—<120	2·71	2·32	54·03	23·29
120—<150	4·07	3·43	74·27	21·65
150—<210	5·76	4·60	99·55	21·64
210 and above	6·91	5·70	132·72	23·28
All income	2·91	2·47	57·54	23·30

5.22. *Non-consumption outgo and capital outlays*

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 29.41 or 32 per cent. of the consumption expenditure. Of this, an expenditure of Rs. 17.72 was incurred on remittances to dependants, Rs. 5.87 on savings and investments, Rs. 4.56 towards repayment of debts and Rs. 1.26 on taxes, interest and litigation. Repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The most important item under savings and investments was provident fund. Expenditure (Rs. 3.98) towards this was reported by about 69 per cent. of the families surveyed. Under the sub-group, 'taxes, interest and litigation', interest on loans alone accounted for Rs. 1.17 or about 93 per cent. of the total expenditure on this sub-group.

5.23. *The Budget of single-member families*

Single-member families constituted about 52 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 81.00 and the average monthly consumption expenditure Rs. 53.55 resulting in a surplus of Rs. 27.45. However, when items such as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure, were included, the budget showed a deficit of Rs. 0.90 against the overall average deficit of Rs. 3.99 for all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single-member families and multi-member families.

TABLE 5.2

Percentage expenditure on groups/sub-groups of items

Groups/sub-groups of items	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food	60.56	63.48	62.59
Pan, supari, tobacco and alcoholic beverages ..	6.97	3.73	4.72
Fuel and light	4.91	5.08	5.03
Rent for house and water charges	7.15	9.21	8.58
House repairs and upkeep, household appliances and furnishing and utilities, furniture and furnishings and household services	0.28	0.53	0.46
Clothing, bedding, footwear, headwear and miscellaneous Personal care	8.38	6.62	7.16
Education and reading	3.08	2.31	2.55
Recreation and amusement	0.02	1.64	1.14
Medical care	1.01	0.64	0.75
Other consumption expenditure	3.31	3.39	3.36
Total ..	4.33	3.37	3.66
	100.00	100.00	100.00

Workers living singly spent proportionately less on food, fuel and light, rent for house and water charges, house repairs, etc., and education and reading and medical care and more on tobacco, pan, supari and intoxicants, clothing, bedding, footwear, etc., personal care and recreation and amusement. Judged from the restricted angle of the proportionate expenditure on food, single workers had a higher level of living than the families. Even taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 20.80 per month in case of multi-member families and Rs. 32.43 per month in case of single-member families. Taking important sub-groups under food, the average expenditure on cereals and products, pulses and products, meat, fish and eggs, milk and products and prepared meals and refreshments per adult consumption unit was Rs. 10.14, Rs. 1.36, Rs. 1.67, Rs. 1.26 and Rs. 1.49 respectively in the case of multi-member families, while the average expenditure of single-member families on these items was Rs. 9.86, Rs. 2.26, Rs. 2.18, Rs. 1.18 and Rs. 10.55 respectively. The average expenditure per adult

consumption unit on non-food items was markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 4.49, Rs. 1.65, Rs. 1.77 and Re. 0.54 on clothing, bedding, footwear, headwear, etc., personal care; medical care and recreation and amusement respectively, as against the average expenditure per adult consumption unit of Rs. 2.17, Re. 0.76, Rs. 1.11 and Re. 0.21 respectively on these items in the case of multi-member families.

5.3. Levels of expenditure by income and by family-type

The overall average monthly expenditure was about Rs. 111 per family, Rs. 38 per capita and Rs. 45 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3
Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family ..	79.93	64.99	79.15	103.77	135.36	176.97	258.67	110.91
Average per capita ..	38.58	53.01	46.83	38.29	33.24	30.72	37.49	38.11
Average per adult consumption unit	48.82	55.32	52.07	44.73	39.45	38.46	45.52	44.90
Percentage of families to total ..	0.53	7.83	41.70	22.29	9.84	12.41	5.40	100.00

The average monthly expenditure per family varied from Rs. 64.99 in the income class of 'Rs. 30 to less than Rs. 60' to Rs. 258.67 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average

expenditure per capita and per adult consumption unit, it is seen that in both the cases there was generally a declining trend with the increase in income leaving the two end income classes, the former decreasing from Rs. 53.01 in the income class of 'Rs. 30 to less than Rs. 60' to Rs. 30.72 in the income class of 'Rs. 150 to less than Rs. 210' and the latter decreasing from Rs. 55.32 in the income class of 'Rs. 30 to less than Rs. 60' to Rs. 38.46 in the income class of 'Rs. 150 to less than Rs. 210'. This trend, however, did not bear any distinct relationship with the income in every case. The expenditure is more than income in the first two income classes. The difference is met from 'other receipts' namely, increase in liabilities and diminution of assets. This has been discussed in detail in chapter 7.

Table 5.4 shows how families with different composition (in terms of relationship with main earner) were distributed in the three broad expenditure classes. Table 5.5 shows similar distribution of families in terms of their adult/child composition. Both the tables show that generally with increasing number of members in the family a larger percentage of families came in higher expenditure classes.

TABLE 5.4

Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with main earner)						Rest	All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members		
1	2	3	4	5	6	7	8	9
Below 60 ..	65.23	74.24	1.95	2.22	0.38	1.94	6.21	40.22
60—<120 ..	34.77	25.24	83.21	60.12	25.92	40.32	61.11	36.86
120 and above	..	0.52	14.84	37.66	73.70	57.74	32.68	22.92
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	7.33	45.18	3.22	15.54	15.25	4.31	9.17	100.00

TABLE 5.5

Percentage distribution of families by family composition (in terms of adults/children) and expenditure.

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children
1	2	3	4	5	6	7
Below 60 ..	73.21	21.92	3.82	7.51	4.04	..
60—<120 ..	26.34	47.33	81.57	78.66	73.85	53.17
120 and above ..	0.45	30.75	14.61	13.83	22.11	46.83
Total ..	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	52.51	1.04	6.98	4.36	4.17	5.02

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)				
	3 adults	3 adults and one child	3 adults and more than one child	Other families	All
1	8	9	10	11	12
Below 60 ..	..	2.37	..	..	40.22
60—<120 ..	65.22	85.05	28.19	15.70	36.86
120 and above ..	34.78	12.58	71.81	84.30	22.92
Total ..	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	1.45	2.45	8.58	13.44	100.00

5.4. *Expenditure by family income*

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes shows how the pattern of expenditure was influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to consumption expenditure.

TABLE 5.6

Average monthly family expenditure on groups and sub-groups of items by family income classes

Groups/sub-groups of items	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and products ..	16.98	10.95	15.38	23.28	33.44	47.62	57.92	24.92
Pulses and products ..	3.30	2.49	2.97	3.63	5.05	5.77	6.80	3.83
Oil seeds, oils and fats ..	1.13	1.30	1.68	2.60	3.68	5.30	8.70	2.88
Meat, fish and eggs ..	1.00	1.54	2.68	4.14	5.84	8.53	11.40	4.41
Milk and products ..	0.95	0.65	1.00	2.38	4.57	8.00	11.53	3.06
Vegetables and products ..	3.74	3.48	4.31	5.57	7.27	9.57	13.74	5.98
Fruits and products ..	0.02	0.12	0.12	0.15	0.26	0.43	1.17	0.23
Condiments, spices, sugar, etc. ..	2.14	1.61	2.09	3.07	3.97	6.20	9.62	3.37
Non-alcoholic beverages	0.10	0.04	0.10	0.33	0.58	1.07	2.11	0.42
Prepared meals and refreshments ..	4.93	8.54	8.20	8.88	9.61	7.06	9.73	8.44
Sub-total: food	34.29	30.72	38.53	54.03	74.27	99.55	132.72	57.54

TABLE 5·6—*contd.*

1	2	3	4	5	6	7	8	9
<i>Non-food</i>								
Pan, supari ..	1·39	1·01	1·52	1·63	1·63	2·50	2·98	1·71
Tobacco and products ..	1·36	1·47	1·66	1·91	2·26	2·85	4·23	2·05
Alcoholic beverages, etc.	..	0·44	0·37	0·47	0·83	1·22	0·93	0·58
Fuel and light	2·58	2·58	3·38	4·37	5·79	7·55	9·81	4·62
House rent, water charges, repairs, etc. ..	5·49	3·22	4·27	7·92	10·37	14·39	24·48	7·96
Furniture and furnishings	..	0·03	0·01	0·03	0·08	0·04	..	0·02
Household appliances, etc. ..	..	0·09	0·09	0·16	0·43	0·35	0·74	0·19
Household services ..	0·04	0·02	0·04	0·10	0·13	0·17	1·22	0·14
Clothing, bedding and headwear ..	0·48	2·84	3·12	3·28	4·10	6·90	17·65	4·50
Footwear ..	..	0·63	0·21	0·35	0·60	1·19	3·88	0·63
Miscellaneous (laundry, etc.)	0·62	0·80	1·05	1·36	1·72	2·13	3·88	1·45
Medical care	0·96	1·33	1·90	2·83	4·33	4·31	11·18	3·09
Personal care	1·02	1·55	1·69	2·26	2·97	3·44	5·23	2·34
Education and reading ..	..	..	0·05	0·32	1·29	3·36	7·69	1·05
Recreation and amusement	0·40	0·31	0·44	0·59	0·91	0·99	2·45	0·69
Transport and communication ..	9·34	2·31	1·06	1·74	2·42	3·61	6·16	2·08
Subscription, etc. ..	1·75	1·81	0·60	0·74	0·37	1·23	2·74	0·90
Personal effects and miscellaneous expenses	1·24	0·14	0·18	0·37	0·42	0·67	1·73	0·39
Sub-total: non-food ..	26·67	20·58	21·64	30·43	40·65	56·90	106·98	34·39
Total: consumption expenditure ..	60·96	51·30	60·17	84·46	114·92	156·45	239·70	91·93

TABLE 5.6—*contd.*

1	2	3	4	5	6	7	8	9
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation	0.41	0.40	0.93	1.32	1.67	2.52	1.21	1.26
Remittances to dependants	18.56	13.29	18.05	17.99	18.77	18.00	17.76	17.72
Savings and investments	22.79	1.82	3.46	5.66	6.25	10.46	18.26	5.87
Debts repaid	..	2.63	2.27	5.11	5.12	6.76	17.22	4.56
Total : non-consumption expenditure	41.76	18.14	24.71	30.08	31.81	37.74	54.45	29.41
Total disbursement ..	102.72	69.44	84.88	114.54	146.73	194.19	294.15	121.34
Percentage of families to total ..	0.53	7.83	41.70	22.29	9.84	12.41	5.40	100.00

The average monthly consumption expenditure per family was Rs. 91.93. Expenditure on food worked out to Rs. 57.54 or 63 per cent. of the consumption expenditure. The expenditure, as percentage of the consumption expenditure, on different sub-groups under food group varied without showing any definite relationship with level of income. Although the percentage of expenditure on food group as a whole decreased from about 60 in the income class of 'Rs. 30 to below Rs. 60' (consisting of about 8 per cent. families) to 55 in the highest income class (consisting of about 5 per cent. families), this did not bring out any distinct relationship with the level of income. In the middle income classes which consisted of larger number of families, the percentage expenditure on food remained more or less constant.

The non-food groups accounted for 37 per cent. of the consumption expenditure. The expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs, clothing, bedding and head-wear sub-groups formed about 50 per cent. of the expenditure on non-food group. While the percentage expenditure on fuel and light

Table 5.7 gives the break-up of the average monthly expenditure per family by groups and sub-groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

Table 5.7 gives the break-up of the average monthly expenditure per family by groups and sub-groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

Average monthly family expenditure and disbursements on groups and sub-groups of items by per capita income classes

Groups/ sub-groups of items	Monthly per capita income class (Rs.)										
	< 5	5— 10	10— 15	15— 20	20— 25	25— 35	35— 50	50— 65	65 and above	All	
	1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>											
Cereals and products	53.04	33.79	49.64	45.80	47.46	40.40	29.16	13.11	11.27	24.92	
Pulses and products	8.42	4.73	6.81	5.88	6.22	5.23	4.39	2.69	2.44	3.83	
Oilseeds, oils and fats	2.25	3.10	4.25	4.45	5.39	4.66	3.65	1.69	1.54	2.88	
Meat, fish and eggs	..	1.58	4.61	5.90	7.36	7.50	6.04	2.85	2.63	4.41	
Milk and products	..	..	4.08	3.30	4.91	5.92	4.75	1.65	1.77	3.06	
Vegetables and products	9.81	9.59	8.08	8.09	9.39	9.31	7.29	4.17	3.89	5.98	
Fruits and products	..	..	0.33	0.14	0.33	0.40	0.36	0.25	0.14	0.23	
Condiments, spices, sugar etc.	4.90	2.75	4.56	4.79	6.03	6.09	4.58	1.93	1.73	3.37	

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
Non-alcoholic beverages	0.47	0.28	0.72	0.87	0.91	1.00	0.64	0.10	0.07	0.42
Prepared meals and refreshments	0.50	4.90	2.98	3.76	5.26	5.64	7.43	10.55	11.06	8.44
Sub-total : food	79.39	60.72	86.06	82.98	93.26	86.15	68.29	38.99	36.54	57.54
<i>Non-food</i>										
Pan, supari	5.30	0.41	1.38	1.47	2.19	2.22	1.70	1.23	1.70	1.71
Tobacco and products	2.22	0.89	1.33	1.92	2.04	2.57	2.17	1.85	2.00	2.05
Alcoholic beverages, etc.	..	..	0.34	0.30	0.31	1.07	0.45	0.81	0.50	0.58
Fuel and light	4.75	4.44	6.59	6.45	7.74	6.84	5.65	3.07	2.96	4.62
House rent, water charges, repairs, etc.	10.00	5.80	9.76	10.67	13.21	12.89	10.89	5.17	4.80	7.96
Furniture and furnishings	..	..	0.06	..	0.03	0.07	..	..	0.03	0.02
Household appliances, etc.	..	..	0.20	0.27	0.28	0.38	0.38	0.12	0.11	0.19
Household services	..	..	0.16	0.01	0.10	0.19	0.22	0.03	0.19	0.14
Clothing, bedding and head-wear	..	..	4.81	2.83	4.15	6.43	7.07	3.94	3.92	4.50
Footwear	..	..	1.47	0.28	0.27	0.73	1.10	0.65	0.59	0.63
Miscellaneous (laundry, etc.)	0.99	0.02	1.67	1.50	1.87	1.95	1.69	1.13	1.24	1.45
Medical care	2.38	1.73	5.69	3.43	3.76	6.04	3.10	2.02	2.10	3.09
Personal care	2.00	1.37	2.52	2.58	3.35	3.24	2.71	1.86	1.87	2.34
Education and reading	..	..	1.25	1.86	1.87	2.89	2.00	0.30	0.13	1.05
Recreation and amusement	..	0.09	0.18	0.48	0.78	0.99	0.83	0.76	0.60	0.69
Transport and communication	..	..	1.53	2.37	2.15	2.80	3.41	1.18	1.86	2.08
Subscription, etc.	8.25	0.04	5.19	0.42	0.78	0.75	2.10	0.23	0.77	0.90

TABLE 5.6—*concl'd.*

1	2	3	4	5	6	7	8	9	10	11
Personal effects and miscellaneous expenses	5.00	..	0.38	0.42	0.53	0.53	0.48	0.29	0.32	0.39
Sub-total: non-food	40.89	15.39	44.51	37.26	45.41	52.58	45.95	24.64	25.60	34.31
Total: consumption expenditure	120.28	76.11	130.57	120.24	138.67	138.73	114.24	63.63	62.23	91.93
Non-consumption expenditure										
Taxes, interest and litigation	2.00	12.63	3.14	2.07	1.58	2.28	0.85	0.53	0.81	1.26
Remittance to dependants	..	..	..	1.96	0.58	2.51	9.93	17.70	33.43	17.72
Savings and investments	105.12	4.74	4.86	5.23	6.11	6.62	7.00	3.99	5.99	5.87
Debts repaid	..	..	7.06	4.61	5.44	6.50	3.44	2.51	4.58	4.56
Total: non-consumption expenditure	107.12	17.37	15.06	13.87	13.71	17.91	21.22	24.73	44.81	29.41
Total disbursement	227.40	93.48	145.63	134.11	152.38	156.64	135.46	88.36	107.04	121.34

The percentage expenditure on food to the consumption expenditure was markedly high in case of per capita income class of 'Rs. 5 to below Rs. 10.' The percentage expenditure remained more or less constant

up to the per capita income class of 'Rs. 20 to below Rs. 25' and thereafter showed by and large a decreasing trend as the income increased, the minimum being 59 in the highest per capita income class. The percentage expenditure on non-food items such as clothing, bedding, head-wear, etc., miscellaneous items like laundry, transport and communication, recreation and amusement, etc., generally showed an upward trend as the per capita income increased.

5.6. *Food expenditure*

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel Curve after Ernest Engel. The main results derived by Engel from his studies are set out below :

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.61. *Analysis by per capita income classes*

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, the analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5·8

Percentage distribution of families in each per capita income class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)									All
	< 5	5— < 10	10— < 15	15— < 20	20— < 25	25— < 35	35— < 50	50— < 65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
Below 45	..	..	5·86	4·62	0·75	8·21	17·65	36·82	71·07	37·80
45—< 50	..	..	1·95	..	2·91	5·45	12·28	17·68	13·55	10·31
50—< 55	..	..	3·61	6·21	3·02	7·18	9·19	14·25	8·32	8·29
55—< 60	..	42·11	1·62	6·43	9·27	15·83	18·94	11·98	1·62	7·87
60—< 65	100·00	..	14·93	15·90	22·20	19·80	16·32	7·25	2·44	10·27
65—< 70	..	..	32·31	17·21	29·37	20·05	10·01	4·98	0·80	9·92
70 and above	..	57·89	39·72	49·63	32·48	23·48	15·61	7·04	2·20	15·54
Total	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00

It will be seen that the percentage of families having significantly lower percentage expenditure on food was generally high in higher per capita income classes.

5·62. Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, the large sized families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5·9 gives the percentage distribution of families in each family size class by the percentage expenditure on food to total expenditure.

TABLE 5.9

Percentage distribution of families in each family size class by the percentage expenditure on food

Percentage expenditure on food to total ex- penditure			Number of fa- milies (unesti- mated)	Family size						
				1	2 and 3	4 and 5	6 and 7	Above 7	All	
1			2	3	4	5	6	7	8	
Below 45	..	..	428	61.23	26.51	6.31	3.41	5.58	37.80
45—<50	..	..	126	14.62	10.55	2.67	4.06	3.62	10.31
50—<55	..	..	100	9.19	7.05	7.15	8.65	6.29	8.29
55—<60	..	..	102	4.13	15.40	9.54	12.15	10.18	7.87
60—<65	..	..	128	4.09	15.65	16.90	20.07	16.42	10.27
65—<70	..	..	124	2.55	8.02	19.97	22.76	28.25	9.92
70 and above	..	..	192	4.19	16.82	37.46	28.90	29.66	15.54
Total			..	1,200	100.00	100.00	100.00	100.00	100.00	
Percentage distribution of families			52.51	14.78	15.70	9.95	7.06	100.00
Number of families (unestimated)			574	193	202	124	107	1,200

About 61 per cent. of the single-member families spent less than 45 per cent. of the consumption expenditure on food and only about 7 per cent. of such families spent 65 per cent. or more on food. As against this, only about 6 per cent. and 3 per cent. of the families, containing 4 and 5 and 6 and 7 members respectively, spent less than 45 per cent. on food and similarly 57 per cent. and 52 per cent. of corresponding families spent 65 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of the end-classes of percentage expenditure on food, i.e., less than 45 and 70 or more which are appreciably lower or higher than the overall average percentage expenditure on food.

5.7. *Proportion of families reporting expenditure on selected sub-groups*

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population group. Such figures by size of families are given in table 5.10.

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Item	Family size					All	Report- ing families (unesti- mated)
	One	Two or three	Four or five	Six or seven	Above seven		
1	2	3	4	5	6	7	8
Prepared meals and re- freshments ..	98.58	92.58	91.25	94.73	87.28	95.36	1,139
Non-alcoholic beverages	1.82	27.69	52.54	69.02	69.73	25.09	317
Pan, supari ..	74.27	74.08	77.83	83.90	80.70	76.21	908
Tobacco and tobacco products ..	81.81	82.59	85.93	83.08	89.52	83.25	1,004
Alcoholic beverages ..	11.70	10.13	12.72	9.91	7.43	11.15	140
Furniture and furnish- ings ..	0.20	1.63	1.01	1.27	0.79	0.69	11
Household services ..	10.09	14.35	13.35	20.75	7.78	12.13	162
Medical care ..	92.83	90.76	95.00	85.03	85.37	91.56	1,112
Personal care ..	100.00	99.30	100.00	99.30	98.66	99.80	1,194
Education and reading	0.33	7.33	23.45	53.83	63.13	14.75	188
Recreation and amuse- ment ..	44.86	49.23	46.91	54.57	47.60	46.99	586
Transport and commu- nication ..	79.71	69.58	59.01	73.33	64.73	73.27	902
Remittances to depend- ants ..	82.82	44.06	9.70	5.47	3.26	52.30	598
Savings and investments	69.80	73.02	81.25	93.81	88.56	75.79	896
Debts repaid ..	27.49	22.45	32.81	33.99	33.12	28.62	347

About 95 per cent. of the families incurred expenditure on prepared meals and refreshments with single-member families recording the highest percentage (99) in this respect. About 25 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks etc. Addition to tobacco and tobacco products and to pan-supari was widespread as about 83 per cent. of the families reported expenditure

on the former and about 76 per cent. on the latter, the percentages remaining fairly steady in all size classes. Only about 11 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be much popular objects of expenditure but some percentage of the families in all size classes reported expenditure on household services which most often consisted of employment of sweepers.

Expenditure on medical care was reported by about 92 per cent. of the families and on personal care by almost all families, the percentages remaining fairly steady in all size classes. The percentage of families reporting expenditure on education and reading went up rapidly with the increase in the size of family, the overall percentage being about 15. About 47 per cent. of the families reported expenditure on recreation and amusement, the percentage remaining fairly steady in all size classes. The use of means of transport and communication was widespread as about 73 per cent. of the families reported expenditure on these items.

About 76 per cent. of the families were either saving or investing some amount and the percentage was more or less steady in all size classes. Expenditure on account of remittances to dependants was reported by 52 per cent. of the families, the percentage decreased with the increase in the size of family with single-member families recording the highest percentage (83). About 29 per cent. of the families were making repayments of debts.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1. *Quantities of food consumed*

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding prepared meals and refreshments for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

Average quantity consumed per family per month by items

Item					Standard unit (quantity)	Number of families reporting (unestimated)*	Average quantity consumed per reporting family per month
1					2	3	4
FOOD, BEVERAGES, ETC.							
<i>Cereals and products</i>							
Paddy	..	..	..	..	kg.	12	0.44
Rice	..	..	..	..	"	1,050	24.95
Wheat	..	..	..	..	"	120	1.28
Wheat atta	..	..	..	..	"	843	10.59
Barley	..	..	..	..	"	9	0.00
Barley atta	..	..	..	..	"	1	0.00
Pea	..	..	..	..	"	3	0.00
Gram	..	..	..	..	"	53	0.07
Gram atta	..	..	..	..	"	3	0.00
Sattu	..	..	..	..	"	43	0.06

*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

1	2	3	4
Chira, muri, khoi, lawa	.. .. . kg.	210	0 55
Other rice products	.. .. . "	3	0.04
Maida	.. .. . "	8	0.01
Suji, rawa	.. .. . "	36	0.03
Sowai	.. .. . "	2	0.00
Bread	.. .. . "	43	0.12
Biscuit	.. .. . "	7	0.00
Tapioca	.. .. . "	18	0.02
Other cereals	.. .. . "	19	0.02
<i>Pulses and products</i>			
Arhar	.. .. . kg.	798	2.33
Gram	.. .. . "	180	0.23
Moong	.. .. . "	416	0.68
Masnr	.. .. . "	479	1.02
Urd	.. .. . "	188	0.31
Khesari	.. .. . "	68	0.11
Pea	.. .. . "	37	0.05
Other pulses	.. .. . "	10	0.01
Pulse products	.. .. . "	2	0.00
<i>Oil seeds, oils and fats</i>			
Mustard oil	.. .. . kg.	1,054	1.26
Coconut oil	.. .. . "	3	0.01
Groundnut oil	.. .. . "	4	0.01
Other vegetable oils	.. .. . "	2	0.00
Vanaspati	.. .. . "	95	0.06
<i>Meat, fish and eggs</i>			
Goat meat	.. .. . kg.	487	0.36
Beef	.. .. . "	72	0.14
Pork	.. .. . "	3	0.01
Fresh fish	.. .. . "	765	1.14
Dry fish	.. .. . "	1	0.00
Eggs—hen	.. .. . no.	27	0.32
Eggs—duck	.. .. . "	110	0.94
<i>Milk and products</i>			
Milk—cow	.. .. . l.	333	2.81
Milk—buffalo	.. .. . "	21	0.10
Curd	.. .. . kg.	21	0.02
Ghee—cow	.. .. . "	51	0.03
Ghee—buffalo	.. .. . "	26	0.02
Butter	.. .. . "	5	0.00
Powdered milk	.. .. . "	76	0.03
Other milk products	.. .. . "	9	0.04

TABLE 6·1—*contd.*

	1	2	3	4
<i>Condiments and spices</i>				
Salt	kg.	1,061 1·29
Turmeric	g.	982 173·21
Chillies—green	408 109·06
Chillies—dry	941 203·88
Tamarind	69 28·34
Onion	kg.	886 1·60
Garlic	g.	120 1·05
Coriander	439 64·50
Ginger	148 16·45
Pepper	74 6·53
Methi	1 0·00
Saffron	1 0·00
Mustard	260 29·39
Jira	350 28·60
Cloves	5 0·00
Elaichi	9 0·82
Mixed spices	401 306·06
Other spices and condiments	91 23·21
<i>Vegetables and products</i>				
Potato	kg.	1,042 4·36
Muli, turnip, radish	128 0·63
Carrot, beet	16 0·03
Arum	107 0·17
Other root vegetables	11 0·02
Brinjal	751 1·74
Cauliflower	37 0·19
Cabbage	117 0·36
Jack fruit	8 0·02
Ladies finger	306 0·51
Tomato	143 0·23
Cucumber	10 0·03
Pumpkin	163 0·52
Gourd	345 1·01
Karela	233 0·21
Bean	152 0·16
Pea	35 0·06
Other non-leafy vegetables	455 2·04
Palak	104 0·21
Amaranth chalai	8 0·01
Methi	1 0·00
Other leafy vegetables	696 2·95
Other vegetable products	3 0·01

TABLE 6.1—*concl'd.*

	1	2	3	4
<i>Fruits and products</i>				
Banana, plantain	no.	110	1.46
Orange	"	42	0.34
Lemon	"	54	0.49
Mango	"	37	0.39
Jack fruit	"	2	0.00
Pine apple	"	1	0.01
Water melon	"	2	0.00
Coconut	"	42	0.08
Papaya	"	3	0.00
Apple	kg.	5	0.00
Dried fruits	"	1	0.00
Other fruits	"	8	0.04
Jams and jellies	"	1	0.00
<i>Sugar, honey, etc.</i>				
Sugar crystal	kg.	612	0.91
Sugar deshi	"	7	0.00
Gur	"	346	0.40
Honey	"	2	0.00
Sugar candy	"	70	0.05
Others	"	4	0.00
<i>Pan, supari</i>				
Pan leaf	no.	308	80.08
Pan finished	"	542	50.23
Supari	g.	282	46.66
Lime	"	155	31.84
Katha	"	119	9.68
Others	"	6	2.22
<i>Tobacco and products</i>				
Bidi	no.	719	202.87
Cigarette	"	61	6.27
Zarda, kimam, surti	g.	16	0.82
Chewing tobacco	"	85	19.13
Leaf tobacco	"	128	35.57
Hukka tobacco—prepared	"	13	10.03
Snuff	"	3	0.12
Others	"	75	31.73
<i>Alcoholic beverages, etc.</i>				
Toddy, neera	pint	25	0.12
Country liquor	"	50	0.17
Ganja	g.	14	0.35
Bhang	"	1	0.00
Opium	"	6	0.12
<i>Other beverages</i>				
Tea leaf	kg.	257	0.07
Coffee powder or seed	"	1	0.00

g.=gram

kg.=kilogram

no.=number

l.=litro

The quantity of cereals and products consumed, on an average, by a working class family per month was 38·18 kg. Of this, the major portion (35·54 kg.) was accounted for by rice and wheat atta. The average size of a family in terms of adult consumption units was 2·47 and hence the quantity of cereals consumed per adult per day worked out to about 0·51 kg. Besides 38·18 kg. of cereals and products, the average family consumed 4·74 kg. of pulses and products, 2·91 l. of milk and 0·14 kg. of milk products, 1·34 kg. of oils and fats, 1·65 kg. of meat, fish and eggs (excluding eggs for which quantity figures were not available), 3·88 kg. of condiments and spices, 15·47 kg. of vegetables and products and 1·36 kg. of sugar, gur, etc. Apart from these, there was some consumption of fruits and products but this could not be reduced to weight and of prepared meals, etc., for which quantity data could not be collected. The above is a broad picture of quantities of food-stuffs consumed, on an average, by a family of industrial workers in Howrah.

Among items of pan, supari, tobacco and beverages, an appreciable consumption of pan, bidi, leaf tobacco and chewing tobacco was recorded.

6·2. *Analysis of nutrition contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Howrah was attempted on the basis of data presented in table 6·1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups :

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5—14 years at 2,000. The male manual workers were assumed to be moderately active requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than 3. All women falling in the age group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5—14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15—54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirement of children up to 15 years was assumed to be 1.25 g. per day and pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest it was assumed to be 20 mg. per day.

5. The vitamin B₁ requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the food-stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

The nutritive value of food-stuffs consumed on an average by a working class family

Nutrients					Quantity consumed per family per day	Quantity recommended
1					2	3
Calories	..	..	..	..	6,519	6,726
Protein	..	..	..	..	192 g.	165 g.
Fat	..	..	..	..	75 g.	..
Calcium	..	..	..	..	1.4 g.	3.3 g.
Iron	..	..	..	..	97 mg.	60 mg.
Vitamin A	..	..	..	..	8,216 i.u.	10,185 i.u.
Vitamin B ₁	..	..	..	..	3.9 mg.	3.4 mg.
Vitamin C	..	..	..	..	223 mg.	146 mg.
Nicotinic acid	..	..	..	..	36 mg.	..
Riboflavin	..	..	..	..	1.7 mg.	..

g.=gram mg.=milligram i.u.=international unit.

From the above it would appear that while the overall nutritive value of the diets was fair, there was need for improvement. Increased intake of green leafy vegetables, flesh foods and intake of at least skimmed milk especially by the children, pregnant and nursing women would help to overcome the deficiencies in respect of calcium, vitamin A and first class protein.

CHAPTER 7

BUDGETARY POSITION

7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of articles of food, drink, tobacco and fuel and light actually consumed was taken on the disbursement side and not the purchase value. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class (Rs.)				Percent- age of families to total	Average receipts per family per month (Rs.)	Average disburse- ments per family per month (Rs.)	Net balancing difference (+) or (-) (Rs.)
1				2	3	4	5
Less than 30	..	..	..	0.53	87.56	102.72	-15.16
30 to less than 60	..	..	..	7.83	68.17	69.44	-1.27
60 to less than 90	..	..	..	41.70	81.79	84.88	-3.09
90 to less than 120	..	..	..	22.29	113.08	114.54	-1.46
120 to less than 150	..	..	..	9.84	142.89	146.73	-3.84
150 to less than 210	..	..	..	12.41	187.32	194.19	-6.87
210 and above	..	..	..	5.40	294.45	294.15	+0.30
Total				100.00	118.36	121.34	-2.98

Taking all income classes, the net deficit was Rs. 2.98 or about 3 per cent. of the total receipts. For all the income classes, excepting the highest income class, the net balancing difference was negative, i.e., receipts were less than disbursements.

7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as that from rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items

of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7·2.

TABLE 7·2
Budgetary position by family income classes

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.) ..	18·10	50·27	73·13	102·40	132·88	173·69	276·56	106·92
Average monthly expenditure per family (Rs.)	79·93	64·99	79·15	103·77	135·36	176·97	258·67	110·91
<i>Monthly balance</i>								
Percentage of families recording surplus* to total families ..	..	2·82	17·86	12·50	5·19	6·23	3·98	48·58
Percentage of families recording deficit to total families ..	0·53	5·01	23·84	9·79	4·65	6·18	1·42	51·42
Average surplus (+) or deficit (—) per family (Rs.) ..	(—) 61·83	(—) 14·72	(—) 6·02	(—) 1·37	(—) 2·48	(—) 3·28	17·89	(—) 3·99

*Zero balance is considered as surplus.

Of the total families surveyed, 51 per cent. had deficit budgets while the remaining 49 per cent. had balanced or surplus budgets. In the lowest income class (below Rs. 30) all the families had deficit budgets. The proportion of families having surplus budgets varied from 36 per cent. in the income class 'Rs. 30 to less than Rs. 60' to 74 per cent. in the highest income class.

7.3. Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7.3
Budgetary position by family composition

Item	Family composition (in terms of adults/children)										All	
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than two children	3 adults	3 adults and one child	3 adults and more than one child	Other families		
	1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus* to total families		28.70	0.28	3.41	1.64	1.87	2.12	0.61	0.75	3.17	6.03	48.58
Percentage of families recording deficit to total families		23.81	0.76	3.57	2.72	2.30	2.90	0.84	1.70	5.41	7.41	51.42
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together		0.10	(—)	(—)	(—)	(—)	(—)	(—)	(—)	(—)	(—)	(—)

*Zero balance is considered as surplus.

Taking the surplus or deficit position of all families, all the families excepting 1 adult member families had, on an average, deficit budgets only.

7.4. *Distribution of families by income, expenditure and size*

Table 7.4 gives the percentage distribution of families in each monthly family income class and family size group by monthly expenditure.

TABLE 7.4

Percentage distribution of families by income, expenditure and size

Monthly family income class (Rs.)	Family size	Number of families (unestimated)	Monthly family expenditure class (Rs.)			
			<60	60— <90	90— <120	120— <150
1	2	3	4	5	6	7
<30	1	4	100.00	..	..	..
	2 and 3	1	100.00	..	..	..
	4 and 5	1	..	..	..	100.00
	6 and 7	..	..	..	..	..
	Above 7	..	..	..	..	..
	All	6	79.62	..	..	20.38

Monthly family income class (Rs.)	Family size	Number of families (unestimated)	Monthly family expenditure class (Rs.)				
			150— <210	210— <300	300 and above	Total	Percentage of families to total
1	2	3	8	9	10	11	12
<30	1	4	..	..	..	100.00	0.35
	2 and 3	1	..	..	..	100.00	0.07
	4 and 5	1	..	..	..	100.00	0.11
	6 and 7	..	..	..	..	..	..
	Above 7	..	..	..	..	..	..
	All	6	..	..	..	100.00	0.53

TABLE 7.4—*contd.*

1	2	3	4	5	6	7
30—<60	.. 1	90	96.15	3.85	..	..
	2 and 3	5	49.08	8.81	14.77	27.34
	4 and 5	5	25.25	45.28	..	..
	6 and 7	..	..	..	..	..
	Above 7	..	..	..	..	..
	All	100	90.44	6.20	0.65	1.19
	60—<90	.. 1	331	83.16	16.30	0.54
2 and 3		69	8.27	70.39	17.63	2.77
4 and 5		54	2.73	51.74	38.43	7.10
6 and 7		8	..	73.02	5.51	..
Above 7		2	..	60.28	39.72	..
All		464	62.20	28.86	7.34	1.17
90—<120		.. 1	106	58.53	38.80	1.48
	2 and 3	42	..	48.95	34.33	12.71
	4 and 5	69	..	16.24	58.08	20.56
	6 and 7	22	..	0.64	51.61	30.52
	Above 7	4	..	..	26.06	73.94
	All	243	28.31	30.64	25.82	11.11

1	2	3	8	9	10	11	12
30—<60	.. 1	90	..	..	..	100.00	7.09
	2 and 3	5	..	..	..	100.00	0.34
	4 and 5	5	..	29.47	..	100.00	0.40
	6 and 7	..	..	..	..	..	..
	Above 7	..	..	..	..	..	..
	All	100	..	1.52	..	100.00	7.83
	60—<90	.. 1	331	100.00	30.45
2 and 3		69	..	0.94	..	100.00	5.96
4 and 5		54	..	..	..	100.00	4.56
6 and 7		8	21.47	..	..	100.00	0.57
Above 7		2	..	..	..	100.00	0.16
All		464	0.29	0.14	..	100.00	41.70
90—<120		.. 1	106	1.19	100.00	10.78
	2 and 3	42	2.14	1.87	..	100.00	3.55
	4 and 5	69	5.12	..	..	100.00	5.52
	6 and 7	22	17.23	..	..	100.00	2.11
	Above 7	4	..	..	..	100.00	0.33
	All	243	3.24	0.30	0.58	100.00	22.29

TABLE 7.4 *contd.*

1	2	3	4	5	6	7	
120—<150	.. 1	20	12.99	82.93	4.08	..	
	2 and 3	45	3.10	52.35	29.51	8.08	
	4 and 5	32	..	..	29.96	60.28	
	6 and 7	29	..	..	24.14	46.67	
	Above 7	14	..	..	12.33	34.89	
	All	140	3.09	29.63	22.79	29.36	
	150—<210	.. 1	20	8.31	64.03	21.94	5.72
2 and 3		18	..	35.05	21.22	40.20	
4 and 5		31	..	..	8.06	31.54	
6 and 7		40	..	..	..	16.06	
Above 7		43	..	..	17.52	2.55	
All		152	1.33	13.56	11.75	15.60	
210 and above		.. 1	3	..	59.40	40.60	..
	2 and 3	13	..	..	14.89	27.97	
	4 and 5	10	..	..	..	14.49	
	6 and 7	25	..	..	..	..
	Above 7	44	..	..	..	2.27	
	All	95	..	2.65	3.66	6.18	
	1	2	3	8	9	10	11
120—<150	.. 1	20	100.00	1.62
	2 and 3	45	6.96	..	..	100.00	3.01
	4 and 5	32	9.76	..	..	100.00	2.34
	6 and 7	29	18.39	10.80	..	100.00	1.98
	Above 7	14	41.81	10.97	..	100.00	0.89
	All	140	11.96	3.17	..	100.00	9.84
	150—<210	.. 1	20	100.00	1.98
2 and 3		18	1.07	2.46	..	100.00	1.18
4 and 5		31	54.26	4.57	1.57	100.00	2.11
6 and 7		40	67.30	16.64	..	100.00	3.70
Above 7		43	60.74	17.75	1.44	100.00	3.44
All		152	46.21	10.88	0.67	100.00	12.41
210 and above		.. 1	3	100.00	0.24
	2 and 3	13	37.61	7.86	11.67	100.00	0.67
	4 and 5	10	32.73	44.14	8.64	100.00	0.66
	6 and 7	25	29.30	59.98	10.72	100.00	1.59
	Above 7	44	21.92	41.67	34.14	100.00	2.24
	All	95	26.39	41.32	19.80	100.00	5.40

TABLE 7.4—*concl'd.*

1		2	3	4	5	6	7
All classes	.. 1	574	74.60	23.18	1.76	0.22	
	2 and 3	193	5.56	53.82	24.07	10.92	
	4 and 5	202	1.44	21.91	37.12	23.81	
	6 and 7	124	..	4.31	16.05	21.72	
	Above 7	107	..	1.31	12.22	9.91	
	All	1,200	40.22	24.09	12.77	8.33	
Number of families (unestimated) ..			445	276	157	116	

1		2	3	8	9	10	11	12
All classes	.. 1	574	..	..	0.24	100.00	52.51	
	2 and 3	193	3.72	1.38	0.53	100.00	14.78	
	4 and 5	202	11.93	3.22	0.57	100.00	15.70	
	6 and 7	124	38.26	17.94	1.72	100.00	9.95	
	Above 7	107	41.84	23.22	11.50	100.00	7.06	
	All	1,200	9.18	4.13	1.28	100.00	100.00	
Number of families (unestimated) ..			117	64	25	1,200	..	

Taking all income classes, as the size of the family increased, generally a large percentage of families fell in the higher expenditure classes.

It will be interesting to study what percentages of families in each size group and income class have to incur expenditure more than their income. Leaving out the extreme size groups of 1 and more than 7 members and also the two income classes at either end, the position is summarised in table 7.5.

TABLE 7.5

Summary distribution of families by income, expenditure and size for three middle size groups

Income class (Rs.)	Percentage distribution of families with differ- ent sizes in expenditure class above the income class			Percentage distribution of families with differ- ent sizes in expenditure class same as the income class			Percentage distribution of families with differ- ent sizes in expenditure class lower than the income class		
	2 & 3	4 & 5	6 & 7	2 & 3	4 & 5	6 & 7	2 & 3	4 & 5	6 & 7
1	2	3	4	5	6	7	8	9	10
60—<90 ..	21.34	45.53	26.93	70.39	51.74	73.02	8.27	2.73	..
90—<120 ..	16.72	25.68	47.75	34.33	58.08	51.61	48.95	16.24	0.64
120—<150 ..	6.96	9.76	29.19	8.08	60.28	46.67	84.96	29.96	24.14

In each of the income classes, the percentage of families with expenditure more than income showed an upward trend as the size of the family increased; the only exception being the income class 'Rs. 60 to less than Rs. 90'.

PART II
(LEVEL OF LIVING)

CHAPTER 8

LEVEL OF LIVING

8.1. *Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, *e.g.*, income and expenditure of working class families (as defined for the purpose of this survey) in Howrah. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of material and non-material wants. It expresses, in a large measure, a state of mind as a result of participation in non-material aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc.; for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These non-material aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule from an independent smaller sample of families. The additional aspects of level of living covered were :

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and the situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

8.2. *Scope of Schedule 'E'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness', data were collected on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy their rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, *e.g.*, Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work-places, welfare amenities provided to workers and awareness of provisions of labour laws on the

part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (300 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, *i.e.*, distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1. General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5--14 years) and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational standard

Item	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) ..	39	416	374	829
Percentage to total ..	4.70	50.18	45.12	100.00
(A) All persons				
Percentage receiving education ..	2.56	10.58	23.26	15.92
Percentage not receiving education ..	97.44	89.42	76.74	84.08
Total ..	100.00	100.00	100.00	100.00
(B) Children				
Percentage receiving education ..	25.00	47.78	70.00	58.76
Percentage not receiving education ..	75.00	52.22	30.00	41.24
Total ..	100.00	100.00	100.00	100.00
(C) All persons receiving education				
Percentage receiving education in primary schools	100.00	72.73	39.08	50.75
Percentage receiving education in secondary schools .. ..	..	13.64	48.27	36.36
Percentage receiving education in other educational institutions .. ..	..	13.63	12.65	12.89
Total ..	100.00	100.00	100.00	100.00

TABLE 9.2

Percentage distribution of persons—children and others not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60—120		120 and above		All	
	Children	Others	Children	Others	Children	Others	Children	Others
1	2	3	4	5	6	7	8	9
Not reporting	4.26	1.23	6.67	1.56	5.00	1.30
Financial difficulties ..	100.00	48.57	38.30	38.77	23.33	41.25	35.00	40.36
Lack of facilities	45.71	17.02	40.62	20.00	34.24	17.50	38.25
Domestic difficulties	2.86	6.38	9.23	6.67	9.34	6.25	8.91
Attending to family enterprise	0.78	..	0.32
Lack of interest	..	2.86	25.53	10.15	30.00	12.06	20.00	10.53
Others	8.51	..	13.33	0.77	16.25	0.33
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the family members aged 5 years and above, about 16 per cent. were receiving education and the rest were not receiving education. The percentage of children of 5 to 14 years of age receiving education was about 59. Of the total members receiving education, about 51 per cent. were in primary schools, about 36 per cent. in secondary schools and the rest were receiving education through other institutions, *e.g.*, colleges, universities, basic schools, etc. The main reasons for children as well as adult members not receiving education were reported to be financial difficulties, lack of facilities and lack of interest.

9.2. *Skill and technical training*

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and type of technical training desired. As for skill acquired through family tradition and not through formal education or training, out of 829 members, 149 members reported possession of different types of skill such as fitter, turner, welder, weaver, moulder, etc. Nineteen members were receiving technical education or training as turner, machinist, draftsman, etc. Desire for technical education and training was expressed by 33 members and the occupations or vocations which they had in view were mechanic, fitter, etc,

CHAPTER 10

SICKNESS AND TREATMENT

10.1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, *e.g.*, headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of the survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period only were taken into consideration.

The broad types of sickness, *e.g.*, digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, *i.e.*, whether work was stopped or not.

10.2. *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, treatment and source of assistance. In all, there were 127 cases of sickness reported among 939 members of sampled families. Information on consequences of sickness was collected only for the gainfully occupied members of families.

TABLE 10.1

Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences

Item	Percentage of cases
1	2
<i>(a) Type of sickness</i>	
Not reporting	0·79
Dysentery, diarrhoea, stomach trouble	14·17
Fever	40·95
Smallpox, plague, cholera	3·15
Respiratory diseases	3·15
Cough and cold	8·66
Other diseases	29·13
Total ..	100·00
<i>(b) Duration (during the reference period)</i>	
Not reporting	7·09
Below 7 days	35·43
7 days to below 15 days	22·05
15 days to below 30 days	19·69
30 days to below 60 days	10·24
60 days	5·60
Total ..	100·00
<i>(c) Type of treatment</i>	
Not reporting	0·79
No treatment	3·94
Self-treatment	7·09
Ayurvedic treatment	0·79
Homoeopathic treatment	7·87
Allopathic treatment	77·16
Others	2·36
Total ..	100·00
<i>(d) Source of assistance received</i>	
Not reporting	59·84
No assistance received	22·05
E.S.I.C.	1·57
Friends and relatives	13·39
Money lender	2·36
Employer	0·79
Total ..	100·00

TABLE 10·1—*contd.*

1							2
<i>(e) Consequences (for gainfully occupied members of families)</i>							
Not reporting	..	..	..	..	..	..	1·39
Work and normal diet stopped		..	..	..	..	..	66·67
Only work stopped	..	..	..	..	..	..	11·11
Only normal diet stopped	..	..	..	..	..	..	2·78
None stopped	..	..	..	..	..	..	18·05
Total							100·00

Fever was the main sickness reported. The distribution of cases by duration of sickness showed that in about 57 per cent. of the cases, it lasted less than 15 days. In about 77 per cent. of the cases, allopathic treatment was taken and in about 4 per cent. of the cases of sickness there was no treatment. In about 22 per cent. of the cases no financial assistance for treatment was received. Taking the cases of sickness among the gainfully occupied members of the families, in about 78 per cent. of such cases, the sickness resulted in stoppage of work. The average duration of such stoppage was about 10 days.

CHAPTER 11

HOUSING CONDITIONS

11.1. *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located

Item								Percentage of families
1								2
<i>(a) Type of building</i>								
Chawls/bustees	..	..	..	..	..	..	..	60.40
Flats	..	..	..	..	..	..	..	7.38
Independent buildings	..	..	..	..	..	..	..	22.15
Others	..	..	..	..	..	..	..	10.07
Total								100.00
<i>(b) Ownership or type of landlord</i>								
Not reporting	..	..	..	..	..	..	..	1.01
Employers	..	..	..	..	..	..	..	20.13
Self	..	..	..	..	..	..	..	19.13
Private	..	..	..	..	..	..	..	56.04
Public bodies	..	..	..	..	..	..	..	3.69
Total								100.00

TABLE 11.1—*contd.*

	1						2
<i>(c) Type of structure</i>							
Permanent kutcha	43.29
Permanent pucca	31.21
Temporary kutcha	8.22
Temporary pucca	16.94
Others	0.34
					Total	..	100.00
<i>(d) Condition of repairs</i>							
Not reporting	3.36
Good	17.78
Moderately good	45.64
Bad	33.22
					Total	..	100.00
<i>(e) Sewage arrangements</i>							
Not reporting	0.34
Satisfactory	18.45
Moderately satisfactory	43.29
Unsatisfactory	37.92
					Total	..	100.00
<i>(f) Ventilation arrangements</i>							
Not reporting	0.67
No ventilation	0.34
If ventilation :							
(i) Good	25.84
(ii) Bad	28.52
(iii) Tolerable	44.63
					Total	..	100.00

Sixty per cent. of the sampled families were living in chawls/bustees and about 22 per cent. in independent buildings. About 56 per cent. of the families were living in private buildings and about 19 per cent. in self-owned buildings. The percentage of families living in buildings provided by the employers was about 20 and that of families living in buildings owned by public bodies was about 4. The structure of the building was pucca, *i.e.*, with walls built of cement, bricks, concrete or stone, in about 48 per cent. of the cases. The rest of the families forming about 52 per cent. were living in kutcha buildings.

11.3. Condition of dwelling

Table 11-2 shows the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2

Distribution of dwellings by various characteristics

Item							Percentage of dwellings
1							2
<i>(a) Number of living rooms in dwelling</i>							
One	..	..	..	..	..	..	73·49
Two	..	..	..	..	..	..	16·78
Three	..	..	..	..	..	..	8·72
More than three	..	..	..	..	..	..	1·01
Total	..	..	..	..	..	..	100·00
<i>(b) Lighting type</i>							
Not reporting	..	..	..	..	..	..	1·68
Electricity	..	..	..	..	..	..	22·48
Kerosene oil	..	..	..	..	..	..	75·84
Total	..	..	..	..	..	..	100·00
<i>(c) Provision of kitchen</i>							
Not reporting	..	..	..	..	..	..	3·69
Kitchen provided	..	..	..	..	..	..	22·82
Where not provided using :							
(i) Room in common use with other families	..	..	..	..	..	..	2·35
(ii) Part of living room	..	..	..	..	..	..	27·85
(iii) Covered or uncovered verandah	..	..	..	..	..	..	37·25
(iv) Not needed	..	..	..	..	..	..	5·37
(v) No specific part of the house	..	..	..	..	..	..	0·67
Total	..	..	..	..	..	..	100·00

TABLE 11·2—*contd.*

1							2
<i>(d) Number of stores</i>							
Not reporting	..	..	..	..	..	..	0.34
No store	..	..	..	..	..	..	92.95
One	..	..	..	..	..	..	6.71
						Total	100.00
<i>(e) Provision of bath</i>							
Not reporting	..	..	..	..	..	..	0.34
No bath provided	..	..	..	..	..	..	87.58
Where provided :							
(i) In individual use	..	..	..	..	..	..	3.02
(ii) In common use	..	..	..	..	..	..	9.06
						Total	100.00
<i>(f) Provision of covered verandah</i>							
Not reporting	..	..	..	..	..	..	0.34
Provided	..	..	..	..	..	..	67.78
Not provided	..	..	..	..	..	..	31.88
						Total	100.00
<i>(g) Source of water supply</i>							
Tap provided :							
(a) In dwelling	..	..	..	..	..	..	1.33
(b) Outside dwelling	..	..	..	..	..	..	35.00
Well (with or without hand pump)	..	..	..	..	..	..	12.67
Tanks and ponds	..	..	..	..	..	..	4.00
Others	..	..	..	..	..	..	47.00
						Total	100.00
<i>(h) Provision of latrine</i>							
No latrine	..	..	..	..	..	..	17.33
In individual use	..	..	..	..	..	..	11.33
In common use with other families	..	..	..	..	..	..	71.34
						Total	100.00
<i>(i) Type of latrine</i>							
Not reporting	..	..	..	..	..	..	0.47
Flush system	..	..	..	..	..	..	2.33
Septic tank system	..	..	..	..	..	..	13.55
Manually cleaned	..	..	..	..	..	..	83.65
						Total	100.00

It would be seen that a majority of the dwellings were having one living room and a covered verandah. In 35 per cent. of dwellings there were arrangements for tap water supply, though outside the dwelling and common latrines which were being cleaned manually.

11.4. *Distance of dwellings from important places*

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the percentage distribution of families visiting important places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places, etc.	Percent- age of families not reporting	Percent- age of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work-place of the main earner ..	1.67	..	50.00	17.00	31.33	100.00
Primary school ..	2.33	50.67	35.33	10.00	1.67	100.00
Medical aid centre	2.00	17.67	45.67	20.00	14.66	100.00
Hospital ..	2.33	16.33	14.67	21.00	45.67	100.00
Play-ground for children ..	4.00	64.67	24.00	6.33	1.00	100.00
Cinema house ..	0.33	5.67	42.00	36.33	15.67	100.00
Shopping centre— grocery ..	..	1.00	84.67	10.67	3.66	100.00
Shopping centre— vegetables ..	..	2.33	76.00	17.00	4.67	100.00
Employment ex- change ..	6.67	57.00	2.33	8.67	25.33	100.00
Railway station	2.33	4.33	18.34	21.00	54.00	100.00
Bus stop ..	1.67	7.33	70.67	14.00	6.33	100.00
Post office ..	0.67	..	61.33	33.33	4.67	100.00

In 50 per cent. of the cases, work-place of the main earner was at a distance of less than 1 mile. Other important places of visit reported by workers or their families such as primary school, medical-aid centre, cinema house, bus stop, post office and shopping centres were at distance of less than 1 mile in a majority of cases.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1. *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. This included paid apprentices also.

12.2. *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

TABLE 12.

Distribution of man-weeks by employment status

Employment particulars	Percentage of man-weeks worked			
	Not reporting	Permanent employees	Other employees	All
1	2	3	4	5
<i>(a) Paid employment</i>				
(i) In factories	90.86	92.29	89.09	89.04
(ii) In other establishments ..	..	..	2.11	0.56
<i>(b) Self-employment</i> .. ..	..	0.50	4.99	1.68
<i>(c) In employment but not at work</i> ..	4.81	6.85	5.45	6.46
<i>(d) Not in employment but seeking work</i>	4.33	0.36	7.16	2.26
Total ..	100.00	100.00	100.00	100.00
Number of reporting employees ..	4	248	91	343

There was a clear difference in the pattern for permanent and other employees. In the case of the former, the percentages of man-weeks in 'self-employment' and 'not in employment but seeking work' were negligible but not so in the case of the latter, who had a lesser quantum of paid employment.

12.3. *Condition of work-place*

Table 12.2 gives the opinion of the worker-members of the sampled families (excluding those who were on out-door duties), classified by industry groups, about the condition of work-places.

TABLE 12.2

Percentage distribution of employees according to opinion expressed on condition of work-places by industry group

Condition of work-place	Industry-groups				
	Jute textile	Basic metals and products	Machinery and trans- port equipment	Rest	All
1	2	3	4	5	6
<i>Temperature, humidity and ventilation</i>					
Not reporting	1.94	5.26	4.88	4.65	4.07
Uncomfortable	34.95	47.37	24.39	32.56	37.21
Tolerable or comfortable	62.14	46.49	70.73	62.79	58.14
No particular comment	0.97	0.88	..	..	0.58
Total ..	100.00	100.00	100.00	100.00	100.00
<i>Illumination</i>					
Not reporting	2.91	4.39	2.44	4.65	3.78
Too dark	3.88	6.14	4.88	..	3.78
Too bright	9.71	10.53	9.76	16.28	11.63
Tolerable or good	80.59	77.19	78.04	77.91	78.49
No particular comment	2.91	1.75	4.88	1.16	2.32
Total ..	100.00	100.00	100.00	100.00	100.00
<i>Cleanliness</i>					
Not reporting	4.85	5.26	2.44	5.81	4.94
Dirty	34.95	39.48	26.83	22.09	32.27
Fair or good	38.84	42.98	46.34	59.30	46.22
No particular comment	21.36	12.28	24.39	12.80	16.57
Total ..	100.00	100.00	100.00	100.00	100.00
<i>Sitting and standing arrangements</i>					
Not reporting	3.88	11.40	9.76	5.81	7.56
Uncomfortable	50.49	41.23	41.46	40.70	43.90
Comfortable	16.50	20.18	39.02	23.26	22.09
No particular comment	29.13	27.19	9.76	30.23	26.45
Total ..	100.00	100.00	100.00	100.00	100.00
Total number of employees ..	103	114	41	86	344

12.4. Amenities provided

Relevant data collected from worker-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

Percentage distribution of employees according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Unsatisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrine and urinals ..	..	6.69	93.31	100.00	43.93	43.61	12.46	100.00
Bath ..	1.45	45.06	53.49	100.00	39.67	46.20	14.13	100.00
Wash places	0.29	9.59	90.12	100.00	25.49	52.90	11.61	100.00
Drinking water	..	2.91	97.09	100.00	14.37	82.94	2.69	100.00
Rest-shelter ..	0.58	67.73	31.69	100.00	47.71	41.28	11.01	100.00
Canteen ..	..	40.69	59.31	100.00	53.43	30.39	16.18	100.00
Reading or recreation ..	9.29	92.73	6.98	100.00	8.33	16.67	75.00	100.00
Co-operative stores and grain shops	..	94.48	5.52	100.00	21.05	15.79	63.16	100.00
Technical training ..	..	81.40	18.60	100.00	7.82	14.06	78.12	100.00
Medical facilities arranged by employers	4.94	51.45	43.61	100.00	56.00	27.33	16.67	100.00
Medical facilities arranged by E.S.I.C.	1.74	10.17	88.09	100.00	48.19	34.65	17.16	100.00

12.5. *Statutory rights and benefits*

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4
Distribution of employees by rights and benefits under labour laws and awareness thereof

Rights and benefits	Not reporting	Percentage of employees by awareness			Total
		Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages ..	..	73.26	17.73	9.01	100.00
Rate of overtime wages ..	0.29	46.80	21.22	31.69	100.00
Entitlement to leave with wages	0.58	54.65	14.54	30.23	100.00
Rate of leave with wages ..	1.16	28.49	15.12	55.23	100.00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals .. ..	..	64.53	11.05	24.42	100.00
Maximum interval at which wages can be paid ..	..	10.18	16.57	73.25	100.00
Imposition of fines—deductions from wages .. ..	..	20.05	0.76	69.19	100.00
Procedure for complaints ..	0.87	14.24	10.47	74.42	100.00
<i>Employees' State Insurance Act and Scheme</i>					
Benefit for sickness ..	..	56.31	23.20	20.39	100.00
Benefit for temporary disablement .. ..	..	26.25	20.09	33.66	100.00
Dependants' benefit in case of death	0.97	37.54	20.39	41.10	100.00

TABLE 12.4—*contd.*

1	2	3	4	5	6
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement	45.72	28.57	25.71	100.00
Compensation for death due to work accident	51.44	22.85	25.71	100.00
Procedure for complaints	22.85	31.43	45.72	100.00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedure for recruitment, discharge, disciplinary action, etc.	25.17	13.42	61.41	100.00
Approval of procedure	13.76	11.07	75.17	100.00
Intimation of procedure to the workers	10.74	14.43	74.83	100.00
<i>Industrial Disputes Act</i>					
Lay-off compensation	32.41	19.13	48.46	100.00
Rate of lay-off compensation	11.73	16.67	71.60	100.00
Notice of retrenchment	29.63	13.89	56.48	100.00
Retrenchment compensation	14.81	15.43	69.76	100.00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer	75.18	10.58	14.24	100.00
Period after which the employer's contribution becomes payable	24.82	14.60	60.58	100.00
Accumulation of interest	18.61	15.70	65.69	100.00

12.6. Trade Union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of the survey was taken into account.

TABLE 12.5

Distribution of employee-members according to membership of trade unions and other details

Item								Percent- age of employee- members
1								2
<i>Membership</i>								
Not reporting	..	..	..	..	..	..	..	0.58
No union	..	..	..	..	..	..	..	23.55
If union existing								
(a) Member	..	..	..	..	..	..	..	43.03
(b) Not a member	..	..	..	..	..	..	..	32.84
Total								100.00
<i>Subscription paid</i>								
Not reporting or no subscription	..	..	..	..	..	..	..	4.05
Paying regularly	..	..	..	..	..	..	..	70.95
Not paying regularly	..	..	..	..	..	..	..	25.00
Total								100.00
<i>Rate of subscription per month</i>								
Not reporting	..	..	..	..	..	..	..	10.14
Less than Re. 0.25	..	..	..	..	..	..	..	24.32
Re. 0.25 to less than Re. 0.50	..	..	..	..	..	..	..	44.59
Re. 0.50 and above	..	..	..	..	..	..	..	20.95
Total								100.00

Of the total employee-members, about 43 per cent. were members of trade unions. About 71 per cent. of these were paying their subscription regularly. About 45 per cent. of them were paying Re. 0.25 to less than Re. 0.50 per month.

12.7. *Length of service*

Some information was also collected on the total length of service of each worker-member in the particular establishment in which he was employed on the day preceding the date of survey. If the service was discontinuous, the total duration was counted from the first employment in the establishment after ignoring the periods of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

Percentage distribution of employee-members by industry group according to length of service

Length of service	Industry-groups				
	Jute textile	Basic metals and products	Machinery and transport equipment	Rest	All
1	2	3	4	5	6
Not reporting	0.97	..	..	..	0.29
Less than 1 year	11.65	16.67	14.63	6.97	12.50
1 year to less than 5 years	24.27	40.34	31.71	32.56	32.56
5 years to less than 10 years	28.16	19.30	19.51	20.94	22.38
10 years to less than 20 years	27.13	19.30	29.27	32.56	26.16
20 years and above ..	7.77	4.39	4.88	6.97	6.11
Total ..	100.00	100.00	100.00	100.00	100.00
Number of employees ..	103	114	41	86	344

By and large, the employee-members of the sampled families constituted a stable labour force.

12.8. *Service conditions*

In regard to service conditions, information was obtained on shift working, rest-intervals, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of worker-members including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 gives the relevant data collected on service conditions.

TABLE 12.7

Percentage distribution of employee-members by industry group and service conditions

Service conditions	Industry-groups				
	Jute textile	Basic metals and products	Machinery and transport equipment	Rest	All
1	2	3	4	5	6
<i>Shift-working</i>					
Not reporting .. ..	..	3.51	..	..	1.16
Day	58.25	82.46	75.61	72.09	71.80
Night	1.94	2.63	..	4.65	2.62
Evening .. ..	..	..	..	5.81	1.45
Rotation	39.81	11.40	24.39	17.45	22.97
Total ..	100.00	100.00	100.00	100.00	100.00
<i>Daily rest-interval</i>					
Not reporting	2.91	2.63	..	..	1.74
No rest-interval .. ..	..	..	2.43	4.65	1.45
Half-an-hour or less	12.62	48.25	70.73	51.16	40.99
More than half-an-hour	84.47	49.12	26.84	44.19	55.82
Total ..	100.00	100.00	100.00	100.00	100.00

TABLE 12.7—*contd.*

	1	2	3	4	5	6
<i>Pay-period</i>						
Not reporting	2.63	..	1.16	1.16
Weekly	97.09	78.94	43.90	62.79	76.16
Fortnightly	1.94	0.88	..	9.30	3.20
Monthly	16.67	56.10	26.75	18.90
Others	0.97	0.88	..	..	0.58
Total	100.00	100.00	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>						
Not reporting	5.83	12.28	12.20	5.81	8.72
0 day	33.01	35.96	21.95	31.40	32.27
1 to 10 days	3.88	12.28	24.39	12.79	11.33
11 to 15 days	55.34	33.34	14.63	45.35	43.32
16 days and above	1.94	6.14	26.83	4.65	4.36
Total	100.00	100.00	100.00	100.00	100.00

Roughly 72 per cent. of the employee-members were working in day shift, 23 per cent. in shifts by rotation, 3 per cent. in night shifts and about 1 per cent. in evening shifts, i.e., from about 4 p.m. to 12 midnight covering a good part of the night. In regard to daily rest-intervals, about 41 per cent. of the employee-members were enjoying rest interval of half-an-hour or less and 56 per cent. of them enjoyed a rest-interval of more than half-an-hour. As regards pay-period, about 76 per cent. of the employee-members were being paid weekly, about 19 per cent. monthly and about 3 per cent. fortnightly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey showed that over 43 per cent. of them enjoyed leave of 11 to 15 days and about 4 per cent. of 16 days and above. About 32 per cent. of the employee-members reported not to have enjoyed paid earned leave. In this connection it has to be borne in mind that some of the employee-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

12.9. Social security benefits

Data were also collected on social security benefits, e.g., under the Provident Fund and the employees' State Insurance Schemes enjoyed by the employee-members on the date of survey. These data are presented in table 12.8.

TABLE 12.8
Distribution of employee-members by social security benefits

Schemes							Percentage of employees
1							2
<i>Provident Fund Scheme</i>							
Not reporting	..	..	..	..	..	..	0.58
No arrangement	..	..	..	..	..	..	16.86
If arrangement							
(A) Contributing	..	..	..	..	..	..	65.41
(B) Not contributing	..	..	..	..	..	..
(a) Not interested	..	..	..	..	..	..	..
(b) Not eligible	..	..	..	..	..	..	17.15
Total							100.00
<i>Employees' State Insurance Scheme</i>							
No arrangement	..	..	..	..	..	..	10.18
If arrangement							
(A) Contributing	..	..	..	..	..	..	87.79
(B) Not contributing	..	..	..	..	..	..	2.03
Total							100.00

Of the total of 344 employee-members, about 65 per cent. were contributing to provident fund account either under the Employees' Provident Fund Scheme or under voluntary provident fund schemes introduced by the employers. About 17 per cent. of employee-members were not contributing because they were not eligible. In about 17 per cent. of the cases, there was no arrangement for provident fund. Roughly 88 per cent. of the employee-members were covered by the Employees' State Insurance Scheme which provided sickness, work-injury and maternity benefits.

Apart from the Employees' Provident Fund and the Employees' State Insurance Schemes, information on other social security benefits voluntarily given by the employers such as gratuity, pension, etc., was also collected. As for gratuity, about 33 employee-members, out of the total of 344 employee-members, reported existence of such a system in the establishments where they were employed. As regards pension, only 7 employee-members reported the existence of this provision.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1. *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on 'family account' and on 'enterprise and other purposes account'—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate [cases of] loans. [Credit] purchases [were] also [considered as] loans.

13.2. *Components of savings*

Relevant data on 'savings' and 'assets' are presented in table 13.1.

TABLE 13.1

A. *Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/Assets				Monthly family income class (Rs.)			
				<60	60—<120	120 and above	All
1				2	3	4	5
<i>Average amount per reporting family (Rs.)</i>							
Savings	..	..	..	150.26	388.14	804.77	472.66
Assets	..	..	..	694.81	1,129.07	3,390.92	1,672.38
Total	..			845.07	1,517.21	4,195.69	2,145.04

TABLE 13.1—*contd.***B. Percentage distribution of savings and assets by form and income classes**

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
(i) Savings				
(a) On family account				
Life insurance premium paid ..	..	0.51	1.20	0.84
Provident fund—own contribution ..	9.69	11.85	9.27	10.46
Provident fund—employers' contribution	7.98	11.58	7.83	9.54
Savings (bank, postal and cash in hand)	0.07	1.61	0.76	1.12
Others	0.04	0.03	0.12	0.08
Total ..	17.78	25.58	19.18	22.04
(b) On enterprise and other purposes account				
..
(ii) Assets				
(a) On family account				
Land	47.99	47.54	38.74	43.10
Building	25.42	18.84	32.95	26.24
Jewellery and ornaments	5.48	6.06	7.13	6.53
Others	3.33	1.98	2.00	2.04
Total ..	82.22	74.42	80.82	77.96
(b) On enterprise and other purposes account				
..
Grand Total ..	100.00	100.00	100.00	100.00
Total number of reporting families ..	27	176	71	274

Out of the total of 300 sampled families, 274 or 91 per cent. reported savings and assets on the date of the survey. The amount of savings per reporting family worked out to Rs. 473 and of assets per reporting family to Rs. 1,672 giving a total of Rs. 2,145. Thus, savings formed about 22 per cent. and assets about 78 per cent. of the total amount under both savings and assets held by the reporting families. Both savings and assets were held on 'family account'.

13.3. *Extent of savings and assets*

Table 13.2 gives percentage distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets for different income classes

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60- <120	120 and above	All
1	2	3	4	5
Not reporting	6.90	9.74	6.58	8.67
No savings and assets	34.48	12.82	5.26	13.00
Below Rs. 200	17.24	8.21	3.95	8.00
Rs. 200 to below Rs. 500	10.34	13.33	3.95	10.66
Rs. 500 to below Rs. 1,500	10.35	22.57	17.11	20.00
Rs. 1,500 to below Rs. 2,500	6.90	13.33	18.42	14.00
Rs. 2,500 to below Rs. 3,500	10.34	8.72	9.21	9.00
Rs. 3,500 to below Rs. 4,500	3.45	5.64	7.89	6.00
Rs. 4,500 and above .. ..	..	5.64	27.63	10.67
Total	100.00	100.00	100.00	100.00

Taking all income classes together, about 13 per cent. of the families had no savings and assets and this percentage was the highest in the lowest income class. Twenty per cent. of the families reported savings and assets of Rs. 500 to below Rs. 1,500.

13.4. *Possession of durable articles and live-stock*

In addition to savings and assets, data were also collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed

Durable articles and live-stock				Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1				2	3	4	5
Table	..	..	..	22	7.33	25	1.14
Chair	..	..	..	32	10.67	46	1.44
Sewing machine	..	..	..	2	0.70	2	1.00
Clock, time-piece	..	..	..	27	9.00	28	1.04
Cot	..	..	..	86	28.67	107	1.24
Chouki	..	..	..	86	28.67	146	1.70
Tabla, dholak	..	..	..	6	2.00	7	1.17
Stringed instrument	..	..	..	1	0.30	1	1.00
Fountain pen	..	..	..	55	18.33	86	1.56
Wrist watch	..	..	..	14	4.67	19	1.36
Bicycle	..	..	..	21	7.00	22	1.05
Radio	..	..	..	6	2.00	6	1.00
Gramophone	..	..	..	2	0.70	2	1.00
Harmonium	..	..	..	6	2.00	6	1.00
Cow, buffalo	..	..	..	25	8.33	50	2.00
Goat	..	..	..	2	0.70	2	1.00

It would appear from the above table that the possession of some what costly durable articles, such as, fountain pen, bicycle, wrist watch, clock, time-piece, etc., was not very uncommon among the working class families surveyed.

13.5. *Extent of indebtedness*

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

Percentage distribution of families by amount of debt and income classes

Amount of debt	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Less than Rs. 50	18.75	4.17	7.84	6.42
Rs. 50 to less than Rs. 100	25.00	34.17	11.76	27.27
Rs. 100 to less than Rs. 150	37.50	20.83	23.53	22.99
Rs. 150 to less than Rs. 250	6.25	18.33	13.73	16.04
Rs. 250 to less than Rs. 500	12.50	15.00	13.73	14.44
Rs. 500 to less than Rs. 1,000 .. .. .	..	5.00	19.61	8.56
Rs. 1,000 to less than Rs. 2,000 .. .. .	..	2.50	5.88	3.21
Rs. 2,000 and above .. .. .	..	..	3.92	1.07
Total	100.00	100.00	100.00	100.00
Total number of families reporting debt	16	120	51	187

Taking all families together, about 6 per cent. of them reported debt of less than Rs. 50, roughly 50 per cent. of Rs. 50 to less than Rs. 150, about 31 per cent. of Rs. 150 to less than Rs. 500 and about 13 per cent. of Rs. 500 and above.

13.6. *Purpose of loans*

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans					Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1					2	3	4
(A) On family account							
Festival	..	..	..	..	2.68	1.67	1.77
Marriage	..	..	..	..	13.37	14.38	17.50
Child birth	..	..	..	..	2.67	2.68	1.31
Funeral	..	..	..	..	3.74	3.01	7.46
Sickness	..	..	..	..	16.04	16.05	15.90
Unemployment or lay-off	..	..	..	..	4.28	3.68	3.32
Current deficit	..	..	..	..	37.43	41.14	26.53
Inherited debt	..	..	..	..	2.14	1.34	2.13
Others	..	..	..	..	9.09	9.03	10.39
Total					91.44	92.98	86.31
(B) On enterprise and other purposes account							
Building	..	..	..	..	2.68	1.67	9.07
Others	..	..	..	..	5.88	5.35	4.62
Total					8.56	7.02	13.69
Grand total					100.00	100.00	100.00
Absolute total					187	299	42,558 (Rs.)

Out of the total of 300 sampled families, 187 or about 62 per cent. reported debt on the date of survey. Out of the families reporting debt, about 91 per cent. had taken loans on 'family account', and the rest on 'enterprise and other purposes account'.

13.7. Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13-6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loans)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting	2.67	Not reporting	0.67	Not reporting	4.01	Not reporting	10.70
Provident fund	3.34	No security	86.62	No interest	44.48	Weekly	14.38
Co-operative Societies	2.68	Land	1.34	Less than 6% 6% to less than 12½%	7.03 4.68	Monthly	14.05
Employers	5.35	Ornaments and jewellery	10.03	12½% to less than 25%	6.02	Quarterly	1.34
Money lenders	35.12					Half-yearly Yearly	1.34 5.68
Shop-keepers	12.04	Others	1.34	25% to less than 50%	10.70	Others	52.51
Friends and relatives	37.46			50% and above	23.08		
Others	1.34						
Total	100.00		100.00		100.00		100.00

Loans were mainly taken from friends and relatives (37 per cent.) and money lenders (35 per cent.). About 87 per cent. of the loans were taken against no security. The highest rate of interest, i.e., 50 per cent. and above was paid in case of 23 per cent. of the loans. Interest at the rate of 25 per cent. to less than 50 per cent. was paid in the case of about 11 per cent. of the loans. Roughly 14 per cent. of the loans were to be repaid in weekly instalments and an equal percentage of loans in monthly instalments.

CHAPTER 14

SOME IMPORTANT FINDINGS

14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Howrah centre to about 1.10 lakhs. Of the total families, about 52 per cent. consisted of single-member, 15 per cent. of two to three members, 16 per cent. of four to five members, 10 per cent. of six to seven members and the remaining 7 per cent. consisted of more than 7 members. By family type, about 52 per cent. consisted of unmarried earner and husband or wife, i.e., single workers with dependents living elsewhere. Next in order were those consisting of husband, wife and children (16 per cent.); husband; wife, children and other members (15 per cent.); unmarried earner and other members (5 per cent.); husband and wife (3 per cent.) and the rest (9 per cent.).

The average size of the family was 2.91 persons. Of these, 1.15 were earners, 0.04 earning dependant and 1.72 non-earning dependants. Of the earners, 1.13 were adult men and 0.02 adult woman. About 86 per cent. of the families had only one income recipient. On an average, a family had 1.72 dependants living with it and 1.45 dependants living elsewhere.

The average monthly income worked out to Rs. 106.92 per family and Rs. 36.79 per capita. The largest number of families (42 per cent. of the total) came within the income class of 'Rs. 60 to less than Rs. 90'. The families with an income of Rs. 210 and above per month formed 5 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 106.92, income from paid employment accounted for Rs. 100.83 or 94 per cent., income from self-employment for Rs. 1.90 or 2 per cent. and income from other sources such as rent from land, house, pension, cash assistance, gifts, concessions, etc. for Rs. 4.19 or 4 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 110·91 per family, Rs. 38·11 per capita and Rs. 44·90 per adult consumption unit. As the size of the family increased, a larger percentage of families came in higher expenditure classes.

Of the average monthly expenditure of Rs. 110·91 per family, consumption expenditure accounted for Rs. 91·93, the rest being accounted for by non-consumption outgo like taxes, interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 57·54 or 63 per cent. of the consumption expenditure. The proportion of expenditure on food to consumption expenditure generally showed a tendency to decline with rise in per capita income excepting the first three per capita income classes.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Howrah revealed that while the overall nutritive value of the diets was fair, there was room for improvement. Increased intake of green leafy vegetables, fresh foods and intake of at least skimmed milk especially by the children, pregnant and nursing women would help to overcome the deficiencies in respect of calcium, vitamin A and first class protein.

14·2. *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Howrah, 58* per cent. of all members (aged 5 years and above) were illiterate and about 34* per cent. had received education upto or below primary standard. About 16 per cent. of family members (aged 5 years and above) were receiving education. Among children (5 to 14 years of age), this percentage was about 59. The reasons for not receiving education in case of children and others were mainly financial difficulties, lack of facilities and lack of interest.

Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular among the families.

*Estimated figure.

A majority of working class families were living in privately-owned chawls/bustees. The accommodation occupied by them generally consisted of one living room with no provision of store, bath and kitchen. In 35 per cent. of the cases there were arrangements for tap water supply though out side the dwelling and common latrines cleaned manually. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus stop, post office, cinema house and medical-aid centre were in most cases at a distance of less than one mile from their dwellings.

A majority of employee-members of the sampled families were in permanent employment in factories. About 55 per cent. of the employees had a length of service of 5 years or more in the same establishment and thus they constituted a stable labour force. About 72 per cent. of the employee-members were working in day shifts and about 23 per cent. in different shifts by rotation. About 97 per cent. of the employee-members were enjoying daily rest-interval and a majority of them were enjoying rest-interval of more than half-an-hour. A majority of the employee-members were being paid weekly. Paid earned leave was being enjoyed by a majority of employee-members. A large majority of the employee-members were covered by the Provident Fund Scheme and the Employees' State Insurance Scheme.

About 91 per cent. of the families reported savings and assets on the date of survey. Savings formed about 22 per cent. and assets about 78 per cent. of the total amount under savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to Rs. 473 and Rs. 1,672 respectively.

About 62 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

APPENDIX I

List of centres covered under Family Living Survey among Industrial Workers during 1958-59

Factory Centres

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar

28. Yamunanagar

29. Jaipur

30. Ajmer

31. Delhi

32. Srinagar

B. Mining Centres

33. Jharia

34. Kodarma

35. Noamundi

36. Balaghat

37. Gudur

38. Barbil

39. Raniganj

40. Kolar Gold Field

C. Plantation Centres

41. Labac

42. Rangapara

43. Mariani

44. Doom Dooma

45. Coonoor

46. Darjeeling

47. Jalpaiguri

48. Chikmagalur

49. Annunathi

50. Mundakkayan

APPENDIX II

Average monthly expenditure—item-wise—per family

Item	All families		Single-member families	
	Number of re- porting families	Average expendi- ture per family of all families (Rs.)	Number of re- porting families	Average expendi- ture per family of all families (Rs.)
1	2	3	4	5
(A) CONSUMPTION EXPENDITURE				
FOOD, BEVERAGES, ETC.				
<i>Cereals and products</i>				
Paddy	13	0.24	4	0.13
Rice	1,050	17.95	440	6.29
Wheat	122	0.55	20	0.10
Wheat atta	844	5.09	368	2.94
Barley	10	0.01	..	..
Barley atta	1	0.00	..	..
Pea	3	0.00	..	..
Gram	54	0.05	31	0.05
Gram atta	3	0.00	..	..
Sattu	43	0.06	32	0.07
Chira, muri, khoi, lawa	246	0.67	70	0.22
Other rice products	3	0.03	1	0.00
Maida	8	0.01	1	0.00
Suji, rawa	39	0.02	3	0.00
Sewai	3	0.00	..	..
Bread	44	0.11	22	0.05
Biscuit	30	0.03	7	0.00
Tapioca	21	0.02	..	..
Other cereals	19	0.03	..	—
Grinding and other charges	108	0.05	15	0.01
Sub-total : cereals and products	1,070	24.92	457	9.86

APPENDIX II—*contd.*

				1	2	3	4	5
<i>Pulses and products</i>								
Arhar	..	..	..	798	1.86	400	1.56	
Arum	..	..	..	180	0.19	69	0.13	
Moong	..	..	..	416	0.60	112	0.25	
Masur	..	..	..	479	0.82	88	0.19	
Urd	..	..	..	188	0.22	38	0.07	
Khesari	..	..	..	68	0.09	17	0.04	
Pea	..	..	..	37	0.04	8	0.01	
Other pulses	..	..	..	10	0.01	1	0.01	
Pulse products	..	..	..	3	0.00	1	0.00	
Sub-total : pulses and products	..			1,060	3.83	446	2.26	
<i>Oil seeds, oils and fats</i>								
Mustard oil	..	..	..	1,056	2.70	445	1.28	
Coconut oil	..	..	..	3	0.02	..	..
Groundnut oil	..	..	..	4	0.01	3	0.01	
Other vegetable oils	..	..	..	2	0.01	..	..
Vanaspatti	..	..	..	100	0.14	13	0.02	
Sub-total : oil seeds, oils and fats	..			1,063	2.88	448	1.31	
<i>Meat, fish and eggs</i>								
Goat meat	..	..	..	488	1.17	215	0.67	
Beef	..	..	..	72	0.20	11	0.03	
Pork	..	..	..	3	0.02	..	..
Fresh fish	..	..	..	776	2.85	296	1.40	
Dry fish	..	..	..	1	0.00	1	0.00	
Eggs hen	..	..	..	27	0.04	10	0.02	
Eggs duck	..	..	..	110	0.13	40	0.06	
Sub-total : meat, fish and eggs	..			881	4.41	343	2.18	
<i>Milk and products</i>								
Milk—cow	..	..	..	335	2.46	69	0.66	
Milk—buffalo	..	..	..	21	0.10	6	0.06	
Curd	..	..	..	22	0.02	15	0.02	
Ghee—cow	..	..	..	51	0.20	26	0.20	
Ghee—buffalo	..	..	..	26	0.11	19	0.16	
Butter	..	..	..	10	0.02	5	0.01	
Condensed milk	..	..	..	1	0.00	..	..
Powdered milk	..	..	..	120	0.09	3	0.00	
Other milk and products	..	..	..	10	0.06	1	0.05	
Sub-total : milk and products	..			512	3.06	128	1.16	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Condiments and spices</i>					
Salt	1,063	0·15	450	0·08
Turmeric	1,021	0·20	421	0·12
Chillies—green	459	0·12	139	0·05
Chillies—dry	985	0·42	406	0·24
Tamarind	107	0·02	17	0·01
Onion	893	0·42	373	0·28
Garlic	172	0·03	59	0·02
Coriander	472	0·07	171	0·04
Ginger	174	0·03	49	0·01
Pepper	81	0·03	20	0·01
Methi	6	0·00	3	0·00
Saffron	2	0·00	..	..
Mustard	293	0·04	85	0·02
Jira	402	0·14	129	0·08
Cloves	18	0·00	9	0·00
Elaichi	26	0·00	17	0·00
Mixed spices	804	0·27	336	0·20
Other spices and condiments	173	0·06	57	0·03
Sub-total : condiments and spices	..	1,070	2·00	450	1·19
<i>Vegetables and products</i>					
Potato	1,042	2·28	440	1·35
Muli, turnip, radish	261	0·15	118	0·09
Carrot, beet	22	0·01	11	0·01
Arum	111	0·05	22	0·01
Other root vegetables	14	0·01	4	0·01
Brinjal	752	0·68	326	0·44
Cauliflower	189	0·17	79	0·09
Cabbage	171	0·12	81	0·09
Jack fruit	18	0·01	5	0·01
Ladies finger	310	0·22	120	0·11
Tomato	148	0·07	63	0·04
Cucumber	15	0·01	4	0·00
Pumpkin	291	0·19	74	0·07
Gourd	487	0·30	198	0·18
Karela	236	0·10	98	0·07
Bean	155	0·07	69	0·05
Pea	39	0·02	12	0·01
Other non-leafy vegetables	592	0·80	230	0·43
Palak	105	0·05	44	0·03
Amaranth, chalai	9	0·00	3	0·00
Methi	1	0·00	1	0·00
Other leafy vegetables	832	0·67	333	0·42
Other vegetable products	5	0·00	1	0·00
Sub-total: vegetables and products	..	1,069	5·98	448	3·51

APPENDIX II—*contd.*

				1	2	3	4	5
<i>Fruits and products</i>								
Banana, plantain	..	..	..	111	0.06	46	0.03	
Orange	..	..	..	43	0.03	15	0.01	
Lemon	..	..	..	54	0.02	15	0.00	
Mango	..	..	..	38	0.06	9	0.01	
Jack fruit	..	..	..	2	0.00	..	..
Pine apple	..	..	..	3	0.00	2	0.00	
Watermelon	..	..	..	2	0.00	1	0.00	
Coconut	..	..	..	42	0.03	9	0.01	
Papaya	..	..	..	4	0.00	1	0.00	
Apple	..	..	..	8	0.01	2	0.00	
Dried fruits	..	..	..	1	0.00	..	..
Other fruits	..	..	..	20	0.02	7	0.01	
Jams and jellies	..	..	..	1	0.00	..	..
Sub-total : fruits and products	..	..	..	238	0.23	82	0.07	
<i>Sugar, honey, etc.</i>								
Sugar-crystal	..	..	..	614	1.01	156	0.23	
Sugar-deshi	..	..	..	7	0.00	5	0.00	
Gur	..	..	..	347	0.29	81	0.08	
Honey	..	..	..	3	0.00	..	..
Sugar-candy (mishri)	..	..	..	73	0.07	9	0.02	
Others	..	..	..	4	0.00	..	..
Sub-total : sugar, honey, etc.	..	..	..	766	1.37	235	0.33	
<i>Other beverages</i>								
Tea leaf	..	..	..	317	0.42	9	0.01	
Coffee powder or seed	..	..	..	1	0.00	..	..
Sub-total : other beverages	..	..	..	317	0.42	9	0.01	
<i>Prepared meals, etc.</i>								
Meals	..	..	..	180	3.36	142	5.26	
Snack saltish	..	..	..	570	1.57	285	1.67	
Snack sweet	..	..	..	272	0.63	143	0.67	
Hot drink-tea	..	..	..	1,078	2.72	535	2.77	
Toffee, chocolate, etc.	..	..	..	1	0.00	..	..
Ice cream, fruit salad, etc.	..	..	..	2	0.00	2	0.00	
Green coconut	..	..	..	5	0.00	3	0.00	
Sugar cane juice	..	..	..	1	0.00	..	..
Cold drink	..	..	..	1	0.00	1	0.00	
Others	..	..	..	48	0.16	32	0.18	
Sub-total : prepared meals, etc.	..	..	..	1,139	8.44	564	10.55	
Total : food	..	..	..	..	57.54	..	32.43	

APPENDIX II—*contd.*

				1	2	3	4	5
<i>Pan, supari, etc.</i>								
Pan leaf	..	..	..	317	0·37	75	0·23	
Pan finished	..	..	..	547	0·97	302	1·05	
Supari	..	..	..	313	0·29	71	0·15	
Lime	..	..	..	358	0·02	119	0·01	
Katha	..	..	..	274	0·05	61	0·02	
Others	..	..	..	729	0·01	10	0·01	
Sub-total : pan, supari, etc.	..	..	..	908	1·71	411	1·47	
<i>Tobacco and products</i>								
Bidi	..	..	..	736	1·35	311	1·05	
Cigarette	..	..	..	65	0·15	27	0·10	
Zarda, kimam, surti	..	..	..	21	0·02	5	0·01	
Chewing tobacco	..	..	..	112	0·15	67	0·21	
Smoking tobacco	..	..	..	1	0·00	..	..
Leaf tobacco	..	..	..	165	0·22	82	0·23	
Hukka tobacco prepared	..	..	..	13	0·02	2	0·01	
Snuff	..	..	..	11	0·01	1	0·01	
Others	..	..	..	114	0·13	65	0·16	
Sub-total : tobacco and products	..	..	..	1,004	2·05	468	1·78	
<i>Alcoholic beverages, etc.</i>								
Toddy, neera	..	..	..	39	0·13	16	0·10	
Country liquor	..	..	..	64	0·34	36	0·30	
Ganja	..	..	..	25	0·05	14	0·04	
Bhang	..	..	..	3	0·00	3	0·01	
Opium	..	..	..	18	0·04	4	0·02	
Beer	..	..	..	1	0·01	..	..
Others	..	..	..	5	0·01	2	0·01	
Sub-total : alcoholic beverages, etc.	..	..	..	140	0·58	70	0·48	
Total : tobacco, pan, supari and intoxicants	..	..	..	..	4·34	..	3·73	

APPENDIX II—*contd.*

1				2	3	4	5
FUEL AND LIGHT							
Fire wood and chips	..	..	..	647	1.20	324	0.96
Coal and coke	..	..	..	734	1.82	244	0.77
Saw dust	..	..	..	7	0.01	2	0.01
Kerosene oil—fuel	..	..	..	585	0.21	228	0.11
Kerosene oil—lighting	..	..	..	1,049	0.59	481	0.34
Electricity—fuel	..	..	..	2	0.00	..	..
Electricity—lighting	..	..	..	90	0.16	47	0.11
Dung cake	..	..	..	452	0.33	134	0.11
Charcoal	..	..	..	5	0.00	..	..
Methylated spirit	..	..	..	3	0.00	1	0.00
Electric bulb	..	..	..	1	0.01	..	..
Candle	..	..	..	11	0.00	5	0.00
Match box	..	..	..	1,148	0.28	548	0.22
Other oils used for lighting	..	..	..	6	0.00	..	..
Others	..	..	..	13	0.01	3	0.00
Total : fuel and light	..	..	..	1,191	4.62	566	2.63
HOUSING							
<i>Rent for housing, etc.</i>							
Residential house—rent	..	..	..	882	4.50	505	3.48
Residential land—rent	..	..	..	4	0.01	1	0.00
House rent owned/free	..	..	..	304	3.38	55	0.34
Rent for hotel lodging	..	..	..	1	0.00	1	0.01
Sub-total : rent for housing, etc.	..	..	..	1,166	7.89	559	3.83
<i>House repairs and upkeep</i>							
Repairs	..	..	..	4	0.07	..	..
White washing	..	..	..	1	0.00	..	..
Sub-total : house repairs and upkeep	..	..	..	5	0.07	..	..
<i>Furniture, etc.</i>							
Bedstead, cot	..	..	..	1	0.00	1	0.01
Mat, mattress, durrie	..	..	..	10	0.02	2	0.01
Sub-total : furniture, etc.	..	..	..	11	0.02	2	0.02

APPENDIX II—*contd.*

1	2	3	4	5
<i>Household appliances, etc.</i>				
Utensil—earthenware	62	0·03	9	0·01
Utensil—iron	19	0·01	..	..
Utensil—bell-metal	6	0·02	2	0·01
Utensil—aluminium	34	0·05	5	0·02
Utensil—brass	4	0·01	4	0·01
Utensil—others	1	0·00	..	..
Glassware	37	0·01	8	0·00
Enamelware	17	0·02	8	0·02
Chinaware	6	0·00	..	..
Bucket	12	0·02	1	0·00
Broom	10	0·00	1	0·00
Lock	3	0·00	2	0·01
Oven (earthen, iron made)	7	0·01	..	..
Electric iron	1	0·00	..	..
Other electrical appliances	1	0·00	..	..
Lantern, lamp	5	0·00	..	..
Other household appliances	2	0·00	..	..
Repairs and maintenance of household appliances	2	0·01	..	..
Sub-total : household appliances, etc.	154	0·19	39	0·08
<i>Household services, etc.</i>				
Domestic servant, ayah	7	0·06	2	0·00
Cook	6	0·02	5	0·03
Sweeper	153	0·05	53	0·02
Others	3	0·01	1	0·00
Sub-total : household services, etc. ..	162	0·14	60	0·05
Total : housing	1,172	8·31	460	3·98
CLOTHING, BEDDING, ETC.				
<i>Ready made clothing</i>				
Dhoti	161	1·03	95	1·09
Lungi	35	0·09	28	0·12
Pyjama	9	0·03	3	0·01
Trousers	6	0·05	1	0·04
Half-pants	55	0·21	12	0·09
Waist coat, jacket, jawahar coat	3	0·01	1	0·01
Vest	5	0·01	3	0·01
Bush-shirt	3	0·02	..	..
Shirt, kamij, kurta	99	0·46	48	0·43
Ganji, banian	120	0·17	76	0·18

APPENDIX II—*contd.*

	1	2	3	4	5
Sari	109	0.84	6	0.09
Blouse, choli	22	0.05	..	..
Chemise	2	0.01	..	..
Petticoat	10	0.03	1	0.00
Salwar	2	0.01	..	..
Dopatta, urani	1	0.00	..	..
Frocks	34	0.13	1	0.01
Undergarments (underwear)	8	0.01	6	0.01
Chaddar, angabastram	9	0.05	4	0.05
Towel	2	0.00	1	0.00
Gamcha	71	0.06	45	0.08
Handkerchief	6	0.00	4	0.00
Shawl, wrapper, scarf	3	0.02	..	..
Sweater, pull-over	5	0.05	2	0.04
Other cloth	1	0.00	..	..
Other garments	3	0.02	..	..
Other miscellaneous clothing	1	0.00	1	0.01
Sub-total : ready-made clothing	..	435	3.36	217	2.27
<i>Non-ready-made clothing</i>					
Dhoti	14	0.10	5	0.06
Lungi	24	0.05	13	0.05
Pyjama	2	0.01	2	0.01
Trousers	1	0.02	..	..
Half-pants	3	0.01	2	0.01
Waist coat, jacket, jawahar coat	4	0.01	4	0.02
Shirt, kamij, kurta	44	0.25	22	0.22
Coat, overcoat	3	0.01	2	0.02
Ganji, banian	1	0.00	1	0.00
Sari	13	0.08	1	0.00
Blouse, choli	1	0.01	..	..
Dopatta, urani	1	0.02	..	..
Frocks	2	0.02	..	..
Shawl, wrapper, scarf	1	0.01	1	0.02
Wool	2	0.01	..	..
Long cloth	20	0.08	6	0.06
Mulmul	1	0.01	..	..
Satin	9	0.04	5	0.02
Poplin	11	0.05	6	0.06
Other shirting and coating	34	0.16	18	0.14
Other cloth	13	0.05	2	0.01
Other knitted garments	1	0.00	..	..
Sub-total : non-ready-made clothing	..	162	1.00	78	0.70

APPENDIX II—*contd.*

1				2	3	4	5
<i>Headwear</i>							
Turban	..	..	..	2	0.00	1	0.00
Cap	..	..	..	3	0.01	2	0.01
Sub-total : headwear	..	..	..	5	0.01	3	0.01
<i>Bedding</i>							
Bed sheet	..	..	..	7	0.03	3	0.03
Pillow	..	..	..	4	0.01	3	0.01
Mosquito net	..	..	..	2	0.02	..	..
Durrie	..	..	..	1	0.00	1	0.00
Blanket, rug	..	..	..	6	0.06	6	0.11
Bed cover	..	..	..	3	0.01	2	0.01
Pillow case	..	..	..	3	0.00	1	0.00
Others	..	..	..	1	0.00	1	0.00
Sub-total : bedding	..	..	..	25	0.13	15	0.16
<i>Footwear</i>							
Shoes	..	..	..	56	0.41	13	0.21
Sandals	..	..	..	30	0.13	7	0.04
Chappals	..	..	..	11	0.05	6	0.05
Boots	..	..	..	3	0.01	..	..
Slippers	..	..	..	2	0.01	1	0.00
Socks	..	..	..	2	0.00	..	..
Others	..	..	..	5	0.02	4	0.02
Sub-total : footwear	..	..	..	92	0.63	31	0.32
<i>Miscellaneous</i>							
Laundry	..	..	..	117	0.10	52	0.09
Washerman	..	..	..	140	0.13	57	0.08
Washing soap	..	..	..	1,175	0.91	558	0.69
Soda	..	..	..	359	0.14	36	0.02
Soap chip and powder	..	..	..	1	0.00	..	..
Dyeing	..	..	..	1	0.00	1	0.00
Tailoring, mending, darning	..	..	..	101	0.15	53	0.14
Others	..	..	..	2	0.00	..	..
Repair and maintenance of footwear	..	..	..	50	0.02	20	0.01
Others	..	..	..	23	0.00	..	..
Sub-total : miscellaneous	..	..	..	1,194	1.45	569	1.03
Total : clothing, bedding, etc.	..	..	..	1,198	6.58	571	4.49

APPENDIX II—*contd.*

1				2	3	4	5
MISCELLANEOUS							
<i>Medical care</i>							
Doctor's fee	..	..	..	30	0.14	1	0.00
Medicine	..	..	..	129	1.08	17	0.11
Dentist's fee	..	..	..	2	0.00	2	0.01
Hospitalisation	..	..	..	2	0.02	1	0.00
Nurse, midwife	..	..	..	1	0.01	..	..
E.S.I. premium	..	..	..	1,079	1.84	520	1.65
Others	..	..	..	3	0.00	1	0.00
Sub-total : medical care	..	..	..	1,112	3.09	531	1.77
<i>Personal care</i>							
Hair oil pomade, hair cream	..	..	..	1,178	0.83	552	0.49
Hair lotion, shampoo, etc.	..	..	..	8	0.01	5	0.01
Barber	..	..	..	1,164	0.81	558	0.66
Snow, face cream, wax, etc.	..	..	..	34	0.03	1	0.00
Toilet soap	..	..	..	924	0.51	417	0.39
Soap nut	..	..	..	13	0.00	6	0.00
Comb, hair brush	..	..	..	35	0.01	19	0.00
Mirror	..	..	..	6	0.00	3	0.00
Face powder	..	..	..	10	0.01	..	..
Tooth paste	..	..	..	31	0.03	10	0.02
Tooth powder	..	..	..	113	0.04	42	0.02
Tooth brush	..	..	..	2	0.00	..	..
Neem and similar stick	..	..	..	323	0.04	187	0.04
Blade	..	..	..	85	0.01	25	0.00
Scents and perfumes	..	..	..	5	0.00	1	0.00
Others	..	..	..	27	0.01	16	0.02
Sub-total : personal care	..	..	..	1,194	2.34	569	1.65
<i>Education and reading</i>							
School and college fees	..	..	..	146	0.58	..	..
Books—school	..	..	..	38	0.12	..	..
Books—general	..	..	..	1	0.00	..	..
Stationery—all kinds	..	..	..	37	0.04	..	..
Private tuition	..	..	..	53	0.30	..	..
Newspaper	..	..	..	2	0.01	..	..
Library charges	..	..	..	3	0.00	2	0.01
Others	..	..	..	1	0.00	..	..
Sub-total : education and reading	..	..	..	188	1.05	2	0.01

APPENDIX II—*contd.*

				1	2	3	4	5
<i>Recreation, etc.</i>								
Cinema	..	..	..	573	0·68	253	0·54	
Toy	..	..	..	9	0·00	..	..
Pet animal and bird purchase, etc.	..	..	..	2	0·00	..	..
Theatre	..	..	..	2	0·00	1	0·00	
Mela and fair	..	..	..	8	0·01	1	0·00	
Musical and dance performance, etc.	..	..	..	1	0·00	1	0·00	
Gramophone	..	..	..	2	0·00	1	0·00	
Musical instrument—stringed	..	..	..	1	0·00	..	..
Sport goods	..	..	..	2	0·00	..	..
Club fees, etc.	..	..	..	17	0·00	4	0·00	
Chance game and lottery	..	..	..	5	0·00	4	0·00	
Others	..	..	..	4	0·00	1	0·00	
Sub-total : recreation, etc.	..	..	..	586	0·69	253	0·54	✓
<i>Transport, etc.</i>								
Rail	..	..	..	186	0·82	61	0·69	
Bus	..	..	..	628	0·88	303	0·53	
Tram	..	..	..	95	0·08	37	0·04	
Rickshaw	..	..	..	5	0·01	3	0·00	
Water transport	..	..	..	31	0·04	20	0·04	
Taxi	..	..	..	1	0·00	..	..
Repair charges	..	..	..	6	0·00	..	..
Other expenses of owned transport	..	..	..	5	0·02	..	..
Postage (including telegram and money order)	..	..	..	485	0·22	330	0·30	
Maintenance of horses and bullocks	..	..	..	2	0·00	1	0·00	
Others	..	..	..	3	0·01	1	0·00	
Sub-total : transport, etc.	..	..	..	902	2·08	464	1·65	
<i>Subscription, etc.</i>								
Trade union	..	..	..	338	0·11	158	0·10	
Religious (including priests)	..	..	..	153	0·22	55	0·08	
Gift and charity	..	..	..	145	0·39	60	0·25	
Ceremonials not elsewhere covered	..	..	..	17	0·18	2	0·00	
Fines and penalties	..	..	..	1	0·00	..	..
Sub-total : subscription, etc.	..	..	..	524	0·90	235	0·43	

APPENDIX II—*contd.*

1	2	3	4	5
<i>Miscellaneous</i>				
Ornaments (other than precious) glass ..	2	0·00	..	..
Ornaments (other than precious) plastic ..	8	0·00	..	..
Fountain pen	1	0·00	1	0·00
Umbrella	19	0·08	3	0·04
Repair and maintenance	3	0·00	2	0·00
Pocket expenses not elsewhere covered ..	201	0·28	69	0·17
Other miscellaneous expenses ..	17	0·03	10	0·03
Sub-total : miscellaneous	225	0·39	80	0·24
Total : miscellaneous .. ..	..	10·54	..	6·29
Total : CONSUMPTION EXPENDITURE .. ..	..	91·93	..	53·55
(B) NON-CONSUMPTION EXPENDITURE				
<i>Taxes</i>				
Municipal tax	8	0·04	..	..
Chowkidari tax	16	0·02	..	..
Others	1	0·00	..	..
Sub-total : taxes	25	0·06	..	..
<i>Interest, litigation, etc.</i>				
Interest paid on loan	250	1·17	80	0·66
Expenditure on litigation	3	0·03	..	..
Remittances to dependants	598	17·72	362	27·69
Sub-total : interest, litigation, etc. ..	752	18·92	480	28·35
<i>Savings and investments</i>				
Ornaments—gold	2	0·02	1	0·03
Ornaments—silver	5	0·04	..	..
Live-stock	14	0·14	..	..
Other jewellery	1	0·01	..	..
Land and building	3	0·11	..	..
Life insurance premium	10	0·08	..	..
Provident fund contribution	832	3·98	347	2·98
Bank and postal savings	7	0·12	1	0·03
Loan advanced	39	0·30	25	0·35
Shares and securities	2	0·01	1	0·00
Others	151	1·06	93	1·12
Sub-total: savings and investments ..	806	5·87	393	4·51
<i>Debts repaid</i>				
Debts repaid	347	4·56	158	3·34
Sub-total : debts repaid	347	4·56	158	3·34
Total : NON-CONSUMPTION EXPENDITURE ..	..	29·41	..	36·20

APPENDIX II—*concl'd.*

	1	2	3	4	5
SUMMARY					
<i>(A) Consumption Expenditure</i>					
Food	57·54	..	32·43
Tobacco, pan, supari and intoxicants	4·34	..	3·73
Fuel and light	1,191	4·62	566	2·63
Housing	1,172	8·31	460	3·98
Clothing, bedding, etc.	1,198	6·58	571	4·49
Miscellaneous	10·54	..	6·29
Total	91·93	..	53·55
<i>(B) Non-consumption Expenditure</i>					
Taxes, interest and litigation	1·26	..	0·66
Remittances to dependants	598	17·72	362	27·69
Savings and investments	896	5·87	393	4·51
Debts repaid	347	4·56	158	3·34
Total	29·41	..	36·20

